A RESOURCE GUIDE TO SELECTED RESEARCH ON WOMEN-OWNED BUSINESSES IN CANADA (1975 TO 1991)

PREPARED BY FEDERAL BUSINESS DEVELOPMENT BANK

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WOMEN IN BUSINESS: A COLLECTIVE PROFILE

A RESOURCE GUIDE TO SELECTED RESEARCH ON WOMEN-OWNED BUSINESSES IN CANADA (1975 TO 1991)

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SYNOPSIS OF DATA SOURCES

PREFACE

WOMEN IN BUSINESS: A Collective Profile is a very welcome collection of studies about women business owners and I foresee that it will enjoy great popularity among readers, authors and researchers on entrepreneurship, and women entrepreneurs. I greatly appreciate the format chosen for the document. The data are easily accessible and classified and categorized in sections that guarantee easy use and visual understanding.

The many studies analyzed and quoted in this summarized compilation indicate that more and more women want to become a major contributing force to the economy. They start their own businesses not only as an employment alternative providing a wealth of needed jobs in the country, but also as a personal challenge and an opportunity for self-fulfillment. Canadian women entrepenreurs want to do something worthwhile with their lives.

It is still a rare privilege today to obtain new national data about Canadian women business owners though we have made considerable progress since the early studies of the seventies. Thanks to the perseverance of a few researchers and authors and the encouragement of funding partners, we can now offer business school students female role models as well as case studies of women business owners and presidents of companies who have succeeded in the industrial, commercial and service sectors of the economy. In some cases we are able to compare their contributions, their skills and their achievements. We are definitely able to marvel at the increase in their number and at the accelerated pace with which they are pursuing their goals to become major economic partners.

Some concern must be expressed over the fact that, in the national and regional surveys presently in existence, the total number of respondents represents a small percentage of women business owners and that the data will be biased by the opinions and experience of those who took the time to respond. Thus, the measures used to assess management skills, compare balance sheets or calculate return on investment have often not been objective. As well, the data may not include certain types of entrepreneurs as samples will be based on the aims of the particular research project.

Perhaps even because of the gaps revealed in the overall picture provided by this collected research, *WOMEN IN BUSINESS: A Collective Profile* will be invaluable in encouraging new women entrepreneurs to follow their predecessors and new researchers to continue on where the present data leaves off.

I feel very privileged to be associated with this winning initiative of the Federal Business Development Bank. No other institution or agency has contributed so much, so successfully, on a national level, to enable women entrepreneurs to pursue excellence and become strong economic players.

Dina Lavoie, Ph.D.
Titular
Assumption Administration Chair
Université de Moncton

INTRODUCTION

PURPOSE OF THIS RESOURCE GUIDE

In order to facilitate access to the great quantity of valuable statistical data on women-owned businesses in Canada, the Federal Business Development Bank (FBDB) has compiled information from a wide range of surveys and organized it by theme in one easy-to-use volume.

More and more women are becoming entrepreneurs. In 1975, self-employed women represented about 19% of all self-employed persons in Canada; by 1990 this figure had risen to almost 30%, and is continuing to increase.

Over the past fifteen years or so, the woman entrepreneur has been the subject of numerous excellent statistical surveys by many levels of government and independent researchers. Data from these surveys are based on a wide variety of criteria and samples, and are therefore not always easily comparable.

This resource guide attempts to bring together, in side-by-side comparisons where possible, a representative number of surveys, arranged by theme for easy reference. In this way, information can be compared without being inappropriately mixed.

Data are presented in a standardized format, handbook fashion, with themes clearly indicated and cross-indexing of related subjects between sections. A section entitled *Synopsis of Data Sources* located at the end of this guide provides a brief description and availability of each survey used. The reader is encouraged to consult the original source material for further elaboration of a given subject. While extreme care has been taken to ensure that data are presented as stated in the original source, the FBDB apologizes for any errors in reproduction or interpretation which may have occurred.

In compiling this resource guide, the FBDB in no way claims to include all pertinent information on the subject of women business owners from any of the studies referred to, or to suggest that these are the only studies available on the subject.

Rather, the intention is to provide a selection of data representative enough to indicate the trends in this sector over the past decade and a half. Where Statistics Canada information is available, it has been the predominant data source used for the key findings.

CONCEPTS OF "SELF-EMPLOYED WOMEN" AND "WOMEN-OWNED BUSINESSES"

Some sources (such as Statistics Canada and Revenue Canada) compile their statistics on the basis of "self-employed women," while many surveys are based on "women-owned businesses."

These two groups are not necessarily synonymous as several self-employed women could be the owners of one business. As well, one woman can own more than one business. Therefore, when we refer to 521,000[1] self-employed women, this does not automatically mean that there are 521,000[1] women-owned businesses. The precise meaning of these terms should be noted when reading the information.

GAPS IN INFORMATION ON WOMEN-OWNED BUSINESSES

The information included in this compilation offers a fairly complete picture of entrepreneurship by women in Canada from 1975 to the date of the guide. However, as this sector is becoming a larger part of the economy, certain areas still need to be illuminated — for instance:

- What is the survival rate for women-owned businesses?
- Are women earning an adequate income from their businesses proportional to the time invested and skills required?
- How are women faring in the areas of business growth and expansion?

Since information available on business success rate is not always broken down by gender, there is an information gap in answering these questions.

PROSPECTS FOR FUTURE DEVELOPMENT

It is hoped by the Federal Business Development Bank that the information provided in this resource guide will help to identify areas of potential development for women-owned businesses in Canada, which have made great strides to date and show excellent prospects for the future.

1 Based on Statistics Canada data which excludes numbers for Prince Edward Island, the Northwest Territories and the Yukon.

SUMMARY OF KEY FINDINGS

SELF-EMPLOYMENT OF WOMEN

- Self-employed women accounted for 4.1% of all employed persons in Canada in 1990. *[National]*

- There were an estimated 521,000[1] self-employed women in Canada in 1990, an increase of 330,000 since 1975. *[National, Yukon]*

- In 1990, 9.3% of all employed women in Canada were self-employed, up from 5.6% in 1975. *[National]*

- Between 1975 and 1990, the ratio of self-employed women to all employed persons increased from 2 in 10 to 3 in 10. *[National]*

- Up to 70% of businesses started by women were started in the home. *[Alberta, British Columbia, Manitoba]*

GROWTH RATE OF THE SECTOR

- The growth rate for the self-employed women business sector from 1975 to 1990 was 172.8%. *[National]*

- The self-employed women employment sector had the fastest growth rate (172.8%) of all employment sectors over the 15-year period from 1975 to 1990. *[National]*

- It is projected that there will be 680,000 self-employed women in Canada by the year 2000. *[National]*

- It is projected that by the year 2000, about 1 in 3 self-employed persons in Canada will be a woman. *[National]*

START-UP CONSIDERATIONS

- Women surveyed were more likely to start a business for the challenge offered and for the opportunity for self-fulfillment rather than for the potential for financial independence. *[Manitoba, Maritimes, Ontario, Quebec, Yukon]*

- The predominant reason why women entrepreneurs started a business based in the home was to be with their children, with flexible working hours being the second most important reason. *[National, British Columbia]*

- The majority of self-employed women interviewed (60 - 81%) founded their business, 9 - 29% purchased their business and 5% inherited their business. *[National, Manitoba, Maritimes, Ontario]*

- According to Statistics Canada, the majority of self-employed women in Canada (58%) own businesses in the service sector, and almost one-half (48.1%) of all businesses in the service sector are owned by women. Service industries together with the retail and wholesale trades account for about 80% of all women-owned businesses in Canada. *[National, Alberta, British Columbia, Manitoba, Maritimes, Ontario, Quebec, Yukon]*

- In a Quebec survey, the majority of women selected a business sector because of a personal interest in the product or service. *[Quebec]*

- Approximately 60% of women business owners interviewed had some prior work experience in their chosen industry sector, with 40% having four years of experience or more. *[Alberta, Quebec, Yukon]*

1 Based on Statistics Canada data which excludes numbers for Prince Edward Island, the Northwest Territories and the Yukon.

PLANNING AND FINANCING

- There are indicators of an increasing emphasis on the use of feasibility studies and business management training at the pre-start stage. *[National, Manitoba, Quebec, Yukon]*

- Studies showed that about one half of women who started or own a business seek professional advice from persons such as accountants, lawyers or bankers. *[National, British Columbia, Manitoba, Ontario, Yukon]*

- Up to 50% of surveyed businesses started by women were started with a capital investment of less than $10,000 and almost 50% of home-based businesses were started with less than $1,000 capital. *[National, Alberta, Ontario, Quebec, Yukon]*

- Most surveys show personal savings to be the predominant source of new venture funding for businesses started by women, followed by loans from banks or other financial institutions. *[National, Alberta, British Columbia, Maritimes, Ontario, Quebec, Yukon]*

- The majority of self-employed women surveyed who applied for business loans from financial institutions received an approval; however, loan cosigners were often required. *[National, Alberta, Maritimes, Ontario, Quebec]*

- Approximately one quarter of women business owners surveyed perceived that applications for financing were refused because of the age and/or gender of the applicant. *[National, British Columbia, Manitoba, Maritimes, Ontario]*

- In a Quebec survey, the majority of women entrepreneurs (about 71%) had three dollars or more in equity to every dollar of debt and about 81% planned to completely eliminate or reduce to a minimum the debt load of their business. *[Quebec]*

BUSINESS CHARACTERISTICS

- Up to about 30% of women entrepreneurs surveyed have present ownership in more than one business and many have owned businesses in the past. *[Alberta, Manitoba, Ontario, Quebec, Yukon]*

- Up to 68.8% of surveyed women-owned businesses were solely owned. *[National, British Columbia, Maritimes, Quebec, Yukon]*

- In 1990, the majority of women-owned businesses (398,000 or 76.3%) were unincorporated. However, the trend towards incorporation is growing. *[National, British Columbia, Ontario, Quebec, Maritimes, Yukon]*

- The average age of businesses owned by women is 6.8 years. *[National, Alberta, British Columbia, Manitoba, Maritimes, Ontario, Quebec, Yukon]*

- In 1983, 40% of women-owned businesses surveyed as new businesses in 1978 were still in operation, a figure higher than the Dun and Bradstreet national average of 25 - 30%. *[National, Ontario]*

- Four key success factors were identified: planning time invested, use of advisors, management training, income expectations. *[National, Maritimes, Quebec]*

- A variety of surveys showed the majority of all types of women-owned businesses in Canada as having gross revenues (sales) under $100,000; home-based businesses (25 - 50% of all women-owned businesses), under $15,000. *[National, British Columbia, Maritimes, Ontario, Quebec, Yukon]*

- Government statistics indicate that women with incorporated businesses earn more than women with unincorporated businesses. *[National, Quebec]*

- On the average, about 60% of self-employed women in Canada work full-time (30 hours or more per week) in their business. *[National, Alberta, British Columbia, Manitoba, Quebec]*

- According to Statistics Canada, in 1990, 32.7% of women-owned businesses had paid help, up from 23.6% in 1975. *[National, British Columbia, Manitoba, Maritimes, Ontario, Quebec, Yukon]*

- Among women-owned businesses surveyed that have employees, the majority employ from 1 to 5 employees. *[British Columbia, Manitoba, Maritimes, Ontario, Quebec, Yukon]*

OWNER CHARACTERISTICS

- Self-employed women surveyed expressed most confidence in their business skills in the areas of production, operations and human resources, and least confidence in the areas of financial management, accounting and marketing. *[National, Alberta, Manitoba, Maritimes, Quebec]*

- Studies found that the majority of women business owners (as high as 96%) were satisfied with their role as an entrepreneur and at least 85% would start their business over again. *[National, Maritimes, Quebec]*

- In one study, the overall attitude toward negotiating was quite positive while in another, lack of confidence was expressed. *[Alberta, Quebec]*

- A minimum of one third of all self-employed women in Canada have some level of post-secondary education. *[National, Alberta, British Columbia, Manitoba, Quebec, Yukon]*

- According to Statistics Canada, 68.3% of self-employed women were married, 19.3% were single (never married), and 11.9% were separated, divorced or widowed. *[National, British Columbia, Manitoba, Quebec, Yukon]*

- Varying with the survey, up to 75% of self-employed women in Canada have children living at home. *[National, British Columbia, Manitoba, Maritimes, Quebec, Yukon]*

- In 1990, approximately 3 of every 10 self-employed women in Canada were in the 35 - 44 age group, and at least 5 in 10 were in the 25 - 44 age group. *[National, British Columbia, Manitoba, Maritimes, Ontario, Quebec, Yukon]*

- According to Statistics Canada, between 1975 and 1990 there was moderate to strong numerical growth in all age groupings of self-employed women. *[National]*

- Self-employed women in the 35 - 64 year age brackets opt for incorporation considerably more than do self-employed women of other ages. *[National]*

- About one quarter of self-employed women were born outside Canada and among employed women, immigrant women have a slightly greater tendency than Canadian-born women toward self-employment. *[National, Manitoba, Maritimes, Ontario]*

BARRIERS AND CHALLENGES

- According to a cross-section of surveys, the two major barriers experienced by women in starting or operating a business are: the difficulty in obtaining financing and the difficulty in balancing work and family responsibilities. *[National, Alberta, British Columbia, Manitoba, Maritimes, Ontario, Quebec, Yukon]*

- Two major challenges reported by women operating a home-based business are: distractions caused by family, friends and household tasks; and lack of a dedicated space for the business. *[National, Ontario]*

- Four common needs of women business owners are: improved access to financing; improved access to information on existing programs, training opportunities, research and other business information; new training and counselling programs on preparing marketing plans, financial forecasts, cash-flow budgets and business plans; and facilitation of networking and mentoring. *[National, British Columbia, Manitoba, Maritimes, Quebec, Yukon]*

SELF-EMPLOYMENT

OF WOMEN

Self-Employed Women as a Percentage of All Employed 11
See also – Comparative Growth Rate of Self-Employment Among Women (p. 20)

Number of Self-Employed Women in Canada 12
See also – Projected Number of Self-Employed Women (p. 21)

Ratio of Self-Employed Women to All Employed Women 13

Ratio of Self-Employed Women to All Self-Employed 14
See also – Projected Ratio of Self-Employed Women to All Self-Employed (p. 22)

Home-Based Women-Owned Businesses 15
See also – Reasons for Starting a Home-Based Business (p. 29)
Investment Capital at Start-Up (p. 47)
Sources of Start-Up Capital Financing (p. 50)
Number of Children (p. 100)
Barriers/Challenges in Home-Based Businesses (p. 111)

SELF-EMPLOYED WOMEN AS A PERCENTAGE OF ALL EMPLOYED

KEY FINDINGS

SELF-EMPLOYED WOMEN ACCOUNTED FOR 4.1% OF ALL EMPLOYED PERSONS IN CANADA IN 1990.

SCOPE

National.

SOURCES

Statistics Canada. *Enterprising Canadians: The Self-employed in Canada*. 1988.
Statistics Canada. *Labour Force Annual Averages, 1990*. 1991.

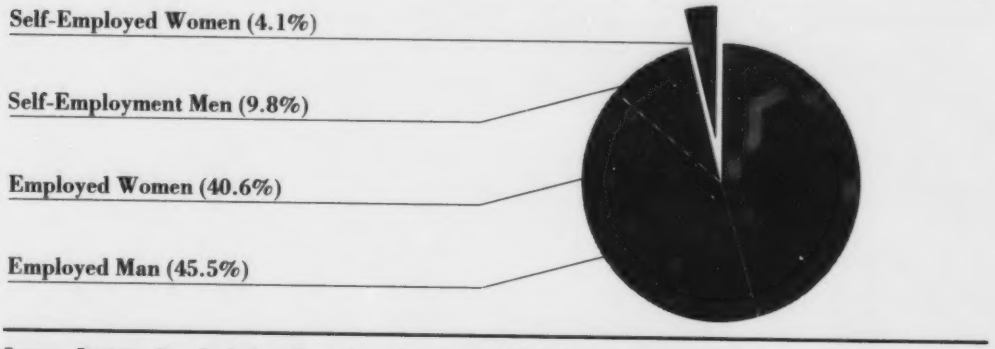
OVERVIEW

Between 1975 and 1990, the number of self-employed women in Canada went from 191,000 to 521,000[1]. Of the four employment sectors: self-employed women, self-employed men, employed women and employed men, the self-employed women sector experienced the greatest rate of growth.

As a result, the ratio of self-employed women to all employed persons almost doubled within a relatively short 15-year period of time from 2.1% to 4.1%.

DETAILS

Nature of Employment of All Employed Persons in Canada, 1990



Source: Statistics Canada, *Labour Force Annual Averages, 1990*. February 1991.

1 Based on Statistics Canada data which excludes numbers for Prince Edward Island, the Northwest Territories and the Yukon.

NUMBER OF SELF-EMPLOYED WOMEN IN CANADA

KEY FINDINGS

THERE WERE AN ESTIMATED 521,000[1] SELF-EMPLOYED WOMEN IN CANADA IN 1990, AN INCREASE OF 330,000 SINCE 1975.

SCOPE

National, Yukon.

SOURCES

JM Consulting. *The Results from the Survey of Women in Business in the Yukon*. 1988.
Statistics Canada. *Enterprising Canadians: The Self-employed in Canada*. 1988.
Statistics Canada. *Labour Force Annual Averages, 1990*. 1991.

OVERVIEW

The 330,000 increase in the number of self-employed women between 1975 and 1990 represented almost half (44.6%) of the total increase of 740,000 self-employed persons during this period.

The five-year period with the greatest numerical increase occurred between 1975 and 1980 with an increase of 129,000 self-employed women. Between 1980 and 1985 the growth had moderated slightly to 111,000 with a further moderation to 90,000 for the period 1985 to 1990.

All provinces experienced an increase in the number of self-employed women over the 15-year period with the greatest numerical increases occurring in Ontario (113,000), followed by Quebec (72,000) and British Columbia (51,000).

Based on information obtained from the Bureau of Statistics (Yukon Government) and from field research, JM Consulting estimated that there were 442 businesses in the Yukon (31.4% of all businesses) wholly or partially owned by women. The study also estimated that 6.5% of women-owned businesses were owned by Aboriginal women.

DETAILS

Number of Self-Employed for Selected Years by Gender, Canada, Provinces (000s)

	Women				Men			
	1975	1980	1985	1990	1975	1980	1985	1990
CANADA	191	320	431	521	820	990	1118	1230
B.C.	26	42	65	77	88	113	140	159
Alta.	17	31	43	62	108	128	135	145
Sask.	10	14	20	27	85	85	87	82
Man.	9	13	19	20	50	55	58	58
Ont.	75	123	161	188	266	320	372	433
Que.	35	69	91	107	163	215	248	272
N.B.	6	8	10	10	18	21	21	25
N.S.	7	12	14	13	24	28	31	31
P.E.I.	—*	—*	—*	—*	7	8	7	6
Nfld.	4	18	6	5	11	18	19	18

* The number of self-employed women is below the minimum of 4,000 required for inclusion by Statistics Canada.

Sources: Statistics Canada, *Enterprising Canadians: The Self-employed in Canada*. October 1988.
Statistics Canada, *Labour Force Annual Averages 1990*. February 1991.

1 Based on Statistics Canada data which excludes numbers for Prince Edward Island, the Northwest Territories and the Yukon.

RATIO OF SELF-EMPLOYED WOMEN TO ALL EMPLOYED WOMEN

KEY FINDINGS

IN 1990, 9.3% OF ALL EMPLOYED WOMEN IN CANADA WERE SELF-EMPLOYED, UP FROM 5.6% IN 1975.

SCOPE

National.

SOURCES

Statistics Canada. *Enterprising Canadians: The Self-employed in Canada*. 1988.
Statistics Canada. *Labour Force Annual Averages, 1990*. 1991.

OVERVIEW

According to Statistics Canada, in 1975 only 5.6% of the 3,381,000 employed women in Canada were self-employed. By 1990, the number had increased by 66.4% to 5,624,000 of which 9.3% were self-employed.

Employed women in British Columbia, Alberta and Saskatchewan have self-employment rates above the national average of 9.3% while women in other parts of Canada have rates below the national average.

For Quebec, Ontario and Western Canada, the ratio of self-employed women to all employed women has generally been increasing between 1975 and 1990, but the ratio in the Maritimes has declined since 1985.

DETAILS

Self-Employed Persons as a Percentage of All Employed Persons of the Same Gender, by Province.

	Women				Men			
	1975	1980	1985	1990	1975	1980	1985	1990
CANADA	5.6%	7.5%	9.0%	9.3%	13.9%	15.3%	17.1%	17.7%
B.C.	7.0%	8.9%	12.5%	11.7%	14.1%	15.3%	19.8%	19.6%
Alta.	5.9%	7.3%	9.1%	11.4%	21.7%	19.6%	20.8%	21.2%
Sask.	8.2%	9.1%	10.7%	13.7%	35.0%	32.3%	33.0%	32.5%
Man.	6.0%	7.0%	9.1%	8.7%	18.7%	20.1%	21.3%	21.0%
Ont.	5.5%	7.3%	8.4%	8.4%	12.0%	13.5%	14.9%	16.1%
Que.	4.2%	6.7%	7.9%	7.9%	10.3%	12.9%	15.0%	15.8%
N.B.	7.6%	8.2%	9.2%	7.8%	12.4%	13.7%	14.1%	15.5%
N.S.	6.7%	9.5%	9.9%	7.6%	12.8%	14.4%	15.8%	14.9%
P.E.I.	—*	—*	—*	—*	25.9%	27.6%	24.1%	20.0%
Nfld.	8.5%	7.9%	8.6%	5.7%	10.5%	15.8%	7.9%	11.5%

* The number of self-employed women is below the minimum required for inclusion by Statistics Canada.

Sources: Statistics Canada, *Enterprising Canadians: The Self-employed in Canada*. October 1988.
Statistics Canada, *Labour Force Annual Averages, 1990*. February 1991.

RATIO OF SELF-EMPLOYED WOMEN TO ALL SELF-EMPLOYED

KEY FINDINGS

BETWEEN 1975 AND 1990, THE RATIO OF SELF-EMPLOYED WOMEN TO ALL EMPLOYED PERSONS INCREASED FROM 2 IN 10 TO 3 IN 10.

SCOPE

National.

SOURCES

Statistics Canada. *Enterprising Canadians: The Self-employed in Canada*. 1988.
Statistics Canada. *Labour Force Annual Averages, 1990*. 1991.

OVERVIEW

The ratio of self-employed women to total self-employed persons increased from about 2 in 10 (18.9%) in 1975 to about 3 in 10 (29.8%) by 1990.

The 1990 figures ranged from 32.6% in British Columbia to 21.7% in Newfoundland with Ontario, Alberta and B.C. having ratios higher than the national average of 29.8%.

The greatest increase between 1975 and 1990 occurred in the three prairie provinces while a decline in the ratio of self-employed women to all self-employed persons was experienced in Newfoundland.

DETAILS

Self-Employed Women as a Percentage of All Self-Employed Persons, by Province

	1975	1980	1985	1990
CANADA	18.9%	24.0%	27.8%	29.8%
B.C.	22.8%	27.1%	31.7%	32.6%
Alta.	13.7%	19.5%	24.2%	30.0%
Sask.	10.5%	14.1%	18.7%	24.8%
Man.	15.3%	19.1%	24.7%	25.6%
Ont.	22.0%	27.8%	30.2%	30.3%
Que.	17.7%	24.3%	26.8%	28.2%
N.B.	25.0%	27.6%	32.3%	27.0%
N.S.	21.9%	30.0%	31.8%	27.7%
P.E.I.	—*	—*	—*	—*
Nfld.	26.7%	20.8%	24.0%	21.7%

* The number of self-employed women is below the minimum required for inclusion by Statistics Canada.

Sources: Statistics Canada, *Enterprising Canadians: The Self-employed in Canada*. October 1988.
Statistics Canada, *Labour Force Annual Averages, 1990*. February 1991.

HOME-BASED WOMEN-OWNED BUSINESSES

KEY FINDINGS

UP TO 70% OF BUSINESSES STARTED BY WOMEN WERE STARTED IN THE HOME.

SCOPE

Alberta, British Columbia, Manitoba, Ontario.

SOURCES

B.C. Women's Programs. *Survey of Women Business Owners in British Columbia: Major Findings and Policy Implications*. 1986.
Blatt, R. *Small Business Advocacy Report No. 10, New Small Businesses*. 1986.
Brown, J. *Creating the New Economy: Women Entrepreneurs in Manitoba*. 1988.
Chamberlain, L. *Small Business Development Report No. 43, New Small Businesses*. 1991.
New Ventures Associates Ltd. *A Study of Barriers Faced by Albertan Women in Business*. 1990.

OVERVIEW

The Brown study, which was based on a survey of 141 present, 31 potential and 8 former women entrepreneurs in Manitoba, found that 58.2% of the currently active businesses were started in the home and 42.6% of these businesses still operate from the home. Furthermore, Brown found that 71% of potential business owners plan to start their business from the home.

The 1990 New Ventures survey, which included 103 randomly selected self-employed women in Alberta, determined that almost one quarter (24.3%) of the businesses owned by women had started as home-based businesses, and that 16.7% were still in the home.

The B.C. Women's Program survey of 1,000 women business owners from nine major centres in B.C. concluded that self-employed women were twice as likely to operate out of rented premises (62.6%) than out of their own homes (32.0%). A small percentage (4.6%) operated from owned premises other than their home.

The Small Business Branch, Ontario Ministry of Industry Trade and Technology, surveyed a number of individuals establishing a proprietorship or partnership in 1986 and 1991. According to these two studies (Blatt: 1986; Chamberlain: 1991), approximately 70% of women entrepreneurs who were starting a business planned to operate from their home.

DETAILS

Percentage of Women-Owned Businesses Started or Currently Operating in the Home (Manitoba)

	Active Ventures	Planned Ventures	Failed Ventures
Percentage of new businesses started in the home	58.2%	71.0%	37.5%
Percentage of businesses:			
started and still in the home	42.6%	n/a	n/a
not started but now in the home	5.7%	n/a	n/a

Source: Brown, J. *Creating the New Economy: Women Entrepreneurs in Manitoba*. October, 1988.

Prevalence of Businesses Started or Currently Operating in the Home (Alberta)

	Women	Men
Percentage of new businesses started in the home	24.3%	27.7%
Percentage of businesses presently in the home	16.7%	12.0%

Source: New Ventures Associates Ltd. *A Study of Barriers Faced by Albertan Women in Business*. August 1990.

Place of Operation of New Businesses, by Type of Entrepreneur, 1986 and 1991 (Ontario)

	1986[1]		1991[2]	
	Women Entrepreneurs	Owner/ Operators[3]	Women Entrepreneurs	Owner/ Operators[3]
Part of home	69.5%	56.9%	71.1%	48.2%
Leased space	24.9%	36.0%	27.1%	47.4%
Purchased space	2.8%	5.8%	1.8%	3.2%
Other	2.8%	1.3%	—	0.1%

1 Blatt.

2 Chamberlain.

3 Persons (women or men) who start a business and intend to hire employees: 20% women (1986); 18% women (1991).

Sources: Blatt, R. *Small Business Advocacy Report No. 10, New Small Businesses*. April 1986.

Chamberlain, L. *Small Business Development Report No. 43, New Small Businesses*. July 1991.

GROWTH RATE OF THE SECTOR

Growth Rate of Self-Employment Among Women 19
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GROWTH RATE OF SELF-EMPLOYMENT AMONG WOMEN

KEY FINDINGS

THE GROWTH RATE FOR THE SELF-EMPLOYED WOMEN BUSINESS SECTOR FROM 1975 TO 1990 WAS 172.8%.

SCOPE

National.

SOURCES

Statistics Canada. *Enterprising Canadians: The Self-employed in Canada*. 1988.
Statistics Canada. *Labour Force Annual Averages, 1990*. 1991.

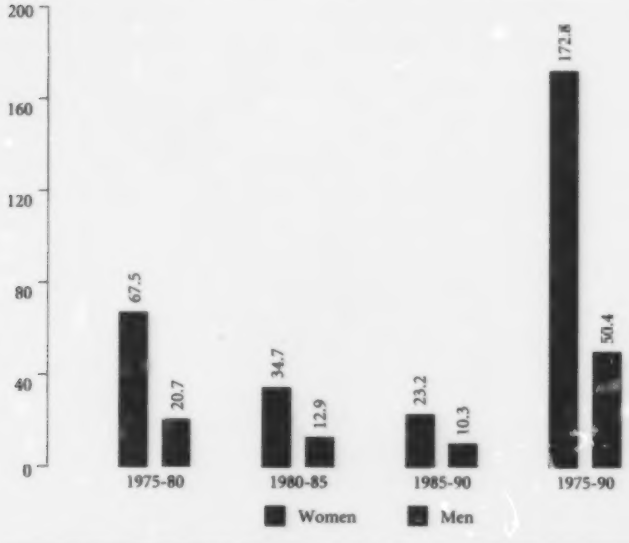
OVERVIEW

The 172.8% growth rate over the fifteen-year period represents an annual average growth of 11.5% in the number of self-employed women in Canada.

The growth rate of 67.5% during the 5-year period from 1975 through 1980 was greater than the growth rate of 57.9% during the 10-year period from 1980 through 1990.

DETAILS

Growth in Percentage of Self-Employed by Gender, Canada, 1975 to 1990



Sources: Statistics Canada, *Enterprising Canadians: The Self-employed in Canada*. October 1988.
Statistics Canada, *Labour Force Annual Averages, 1990*. February 1991.

COMPARATIVE GROWTH RATE OF SELF-EMPLOYMENT AMONG WOMEN

KEY FINDINGS

THE SELF-EMPLOYED WOMEN EMPLOYMENT SECTOR HAD THE FASTEST GROWTH RATE (172.8%) OF ALL EMPLOYMENT SECTORS OVER THE 15-YEAR PERIOD FROM 1975 TO 1990.

SCOPE

National.

SOURCES

Statistics Canada. *Enterprising Canadians: The Self-employed in Canada*. 1988.
Statistics Canada. *Labour Force Annual Averages, 1990*. 1991.

OVERVIEW

Although the actual number of self-employed women was the smallest of the four employment sectors (employed women, 5,103,000; employed men, 5,718,000; self-employed women, 521,000[1]; self-employed men, 1,230,000), this sector experienced the fastest rate of growth (172.8%) between 1975 and 1990.

DETAILS

Growth Rate in Percentage by Employment Sector, Canada, 1975 - 1990

Sources: Statistics Canada, *Enterprising Canadians: The Self-employed in Canada*. October 1988.
Statistics Canada, *Labour Force Annual Averages, 1990*. February 1990.

1 Based on Statistics Canada data which excludes numbers for Prince Edward Island, the Northwest Territories and the Yukon.

PROJECTED NUMBER OF SELF-EMPLOYED WOMEN

KEY FINDINGS

IT IS PROJECTED THAT THERE WILL BE 680,000 SELF-EMPLOYED WOMEN IN CANADA BY THE YEAR 2000.

SCOPE

National.

SOURCES

Report authors.
Statistics Canada. *Enterprising Canadians: The Self-employed in Canada*. 1988.
Statistics Canada. *Labour Force Annual Averages, 1990*. 1991.

OVERVIEW

Based on an estimated annual average increase of 16,000 self-employed women, there will be 680,000 self-employed women in Canada by the year 2000.

These projections represent a 10-year increase of 30.5% from 1990 to the year 2000.

DETAILS

Number of Self-Employed Persons in Canada for Selected Years with Projections for 1995 and 2000

	1975	1980	1985	1990	1995*	2000*
Women	191	320	431	521	600	680
Men	820	990	1,118	1,230	1,330	1,430
TOTAL	1,011	1,310	1,549	1,751	1,930	2,110

* Projections by the authors.

Sources: Statistics Canada, *Enterprising Canadians: The Self-employed in Canada*. October 1988.
Statistics Canada, *Labour Force Annual Averages, 1990*. February 1991.

PROJECTED RATIO OF SELF-EMPLOYED WOMEN TO ALL SELF-EMPLOYED

KEY FINDINGS

IT IS PROJECTED THAT BY THE YEAR 2000, ABOUT 1 IN 3 SELF-EMPLOYED PERSONS IN CANADA WILL BE A WOMAN.

SCOPE

National.

SOURCES

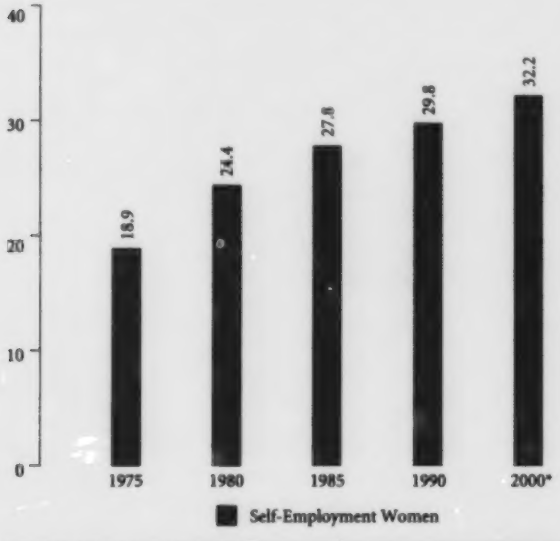
Report authors.
Statistics Canada. *Enterprising Canadians: The Self-employed in Canada*. 1988.
Statistics Canada. *Labour Force Annual Averages, 1990*. 1991.

OVERVIEW

Even though there has been a moderation in the rate of growth of self-employed women since 1980, based on a projection of 680,000 self-employed women and 2,110,000 self-employed persons, almost 1 of every 3 self-employed persons (32.2%) in the year 2000 will be a woman, up from 1 in 5 (18.9%) in 1975.

DETAILS

Self-Employed Women as a Percentage of All Self-Employed Persons in Canada for Selected Years



* Projections by the authors.

Sources: Statistics Canada, *Enterprising Canadians: The Self-employed in Canada*. October 1988.
Statistics Canada, *Labour Force Annual Averages 1991*. February 1991.

START-UP

CONSIDERATIONS

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REASONS FOR GOING INTO BUSINESS

KEY FINDINGS

WOMEN SURVEYED WERE MORE LIKELY TO START A BUSINESS FOR THE CHALLENGE OFFERED AND FOR THE OPPORTUNITY FOR SELF-FULFILLMENT RATHER THAN FOR THE POTENTIAL FOR FINANCIAL INDEPENDENCE.

SCOPE

Manitoba, Maritimes, Ontario, Quebec, Yukon.

SOURCES

Blatt, R. *Small Business Advocacy Report No. 10, New Small Businesses.* 1986.
Brown, J. *Creating the New Economy: Women Entrepreneurs in Manitoba.* 1988.
Collerette, P. and Aubry, P. *Le profil de la femme d'affaires au Québec en 1986.* 1987.
JM Consulting. *The Results from the Survey of Women in Business in the Yukon.* 1988.
Lavoie, D. *A New Era for Female Entrepreneurship in the 80's.* 1984.
Lorrain, J. and Raymond, L. *Les nouvelles entreprises Québécoises 1988.* 1988.
Millar, A. *A Study of Women Entrepreneurs in Canada.* 1986.
Stevenson, L. *An Investigation of the Entrepreneurial Experience of Women: Implications for Small Business Policy in Canada.* 1983.

OVERVIEW

The Brown survey of 141 present, 31 potential and 8 former women entrepreneurs in Manitoba, asked respondents to rank a given list of ten possible reasons for entering business. Brown found that although financial considerations were important, they were not as important as the challenge and the opportunity for self-fulfillment.

These findings were consistent with the B.C. Women's Programs survey of 1,000 randomly selected women entrepreneurs from nine major urban centres. Those women were asked to briefly describe why they became business owners and the responses were summarized under one of four headings:

- Personal (challenge, satisfaction, to be one's own boss),
- Financial (supplement family income, potential financial benefits of ownership, employment need),
- Community service (filling a need for a product or service),
- Advantages of work situation (flexible hours, independence).

It reported that 46% of women business owners started their businesses "as a means of achieving personal independence and satisfaction and pursuing challenge" and 23.4% became business owners for financial reasons.

A survey by JM Consulting of 183 women business owners in the Yukon summarized the reasons for starting a business under five headings: Personal; Quality of Life; Financial; Opportunity; Community Service/Need. The first choice for one third of respondents fell under the "Personal" heading.

According to Millar's review of a survey by Collum of 236 women business owners in southern Ontario, "challenge" was the most important factor for starting a business with "being one's own boss" in second place.

A survey by the Ontario Ministry of Industry, Trade and Technology (Blatt) which included 353 women planning to start a proprietorship or partnership, found that the most important reason for starting a business given by women entrepreneurs was the desire to be one's own boss; money was stated as the second most important reason.

Stevenson's survey of 447 women-owned businesses in the Maritimes asked respondents to select the most single important major motivating factors for becoming a business owner from a list of 11 factors (plus an optional "other" selection).

The desire for financial independence and the desire to utilize a talent or skill were each selected by 16.4% of the respondents. The next two most prevalent responses were: desire to be one's own boss (15.8%); desire to implement an idea for a product or service (15.8%).

The first of a series of studies by Collerette and Aubry of 917 women entrepreneurs in Quebec asked respondents to evaluate the importance of each of seven listed reasons as a motivating factor for going into business. The three most important factors were: to be her own boss; to be financially independent; and to increase her self-esteem.

These results were similar to those reported by Lavoie based on surveys she conducted in Quebec in 1979. According to Lavoie, the three main reasons why women chose to establish a business were: the need for a challenge; to acquire financial independence; and personal autonomy.

The Collerette and Aubry study also asked respondents to indicate for each of five precipitating factors, whether or not it had led her to found or to buy her own business. 82% selected "an opportunity arose" as a major precipitating factor for going into business.

The Lorrain and Raymond study in Quebec which included 65 women entrepreneurs, reached slightly different conclusions. According to this survey, the desire for independence was the most frequently selected motivating factor (50.8%) followed by the desire to be one's one boss (38.5%) and the desire to create a successful business (33.8%).

DETAILS

Reasons for Going Into Business (Yukon)

	1st Reason	All responses
Personal	33.3%	77.6%
Relationship	14.4%	21.8%
Challenge	2.3%	13.8%
Change	4.0%	10.9%
Satisfaction	3.4%	14.4%
Own boss	9.2%	16.7%
Opportunity	19.5%	33.3%
Financial	16.7%	37.4%
Quality of life	15.5%	47.1%
Community service/need	14.4%	23.6%

Source: JM Consulting. *The Results from the Survey of Women in Business in the Yukon*. July 1988.

Reasons for Going Into Business, 1986 (Ontario)

	Women Entrepreneurs	Owner/ Operators[1]
Desire to be their own boss	28.3%	26.1%
Money	18.7%	19.2%
Seeing a need for a product/service	9.1%	8.1%
Previous experience	7.4%	16.5%
Other[2]	36.5%	30.1%

1 Persons (women or men) who start a business and intend to hire employees; 20% of respondents were women.

2 Includes dozens of responses with no more than 5% of total sample in any answer.

Source: Blatt, R. *Small Business Advocacy Report No. 10, New Small Businesses.* April 1986.

Relative Importance to Present and Potential Women Entrepreneurs of Ten Possible Reasons for Entering Business (Manitoba)

	Very Important		Somewhat Important		Not At All Important	
	Present	Potential	Present	Potential	Present	Potential
Personal satisfaction	84%	87%	13%	13%	4%	0%
Opportunity to develop, excel	78%	73%	17%	20%	5%	7%
Challenge	74%	80%	21%	20%	5%	0%
More control over work situation	68%	67%	23%	30%	9%	3%
More control over lifestyle	64%	58%	25%	39%	10%	3%
Potential for higher earnings	57%	53%	32%	43%	10%	3%
Supplement personal or family income	40%	53%	26%	40%	34%	7%
Status or prestige	24%	30%	36%	33%	40%	37%
Sudden change in life or status	14%	20%	13%	7%	73%	73%
Desire to develop skills in order to enter salaried job	3%	3%	12%	17%	85%	80%

Source: Brown, J. *Creating the New Economy: Women Entrepreneurs in Manitoba.* October 1988.

Importance of Factors as Motivators for Going Into Business (Quebec)

	Much	Little	None
To be her own boss	66%	21%	13%
To be financially independent	62%	23%	15%
To increase self-esteem	60%	28%	12%
To have a made-to-measure job	49%	26%	25%
For the challenge	48%	35%	17%
To fulfill a dream	46%	29%	25%
To try out ideas	42%	39%	18%

Source: Collerette, P. and Aubry, P. *Le profil de la femme d'affaires au Québec en 1986*. April 1987.

Precipitating Factors for Going into Business (Quebec)

	Yes	No
An opportunity arose	82%	18%
Had some spare time	54%	46%
Was dissatisfied at work	40%	60%
Wanted to invest money	26%	74%
Had lost a job	14%	86%

Source: Collerette, P. and Aubry, P. *Le profil de la femme d'affaires au Québec en 1986*. 1987.

Motivating Factors for Starting a Business, by Gender (Quebec)

	Women	Men
Desire for independence	50.8%	47.2%
To be one's own boss	38.5%	41.1%
To create a successful business	33.8%	31.3%
Dissatisfaction at work	24.6%	17.8%
Identified an opportunity	20.0%	24.5%
Need for responsibility	13.8%	14.1%
Requested by a potential client	10.8%	4.9%
Offered a partnership	10.8%	9.8%
Offered financial support	9.2%	3.1%
Occupy spare time	6.2%	8.6%
Other	7.7%	19.0%

Source: Lorrain, J. and Raymond, L. *Les nouvelles entreprises Québécoises 1988*. September 1988.

REASONS FOR STARTING A HOME-BASED BUSINESS

KEY FINDINGS

THE PREDOMINANT REASON WHY WOMEN ENTREPRENEURS STARTED A BUSINESS BASED IN THE HOME WAS TO BE WITH THEIR CHILDREN, WITH FLEXIBLE WORKING HOURS BEING THE SECOND MOST IMPORTANT REASON.

SCOPE

National, British Columbia.

SOURCES

B.C. Women's Programs. *Survey of Women Business Owners in British Columbia: Major Findings and Policy Implications*. 1986.
Priesnitz, W. *Women and Home-Based Business in Canada — An Investigation*. 1988.

OVERVIEW

In her study of 530 home-based women-owned businesses, Priesnitz reported that 45% of the respondents cited the need to be at home with children as a reason for operating their business from the home. Almost 70% of the women who responded to the survey had children still living at home and 43% of them had children under five years of age.

While the B.C. Women's Programs study of 1,000 women business owners in nine major centres did not list specific reasons for operating out of the home, it did suggest that the ability to look after children at the same time may be a major reason why many women want to operate the business from their homes. According to the report, 44% of women operating home-based businesses had at least one child under the age of six.

The second most frequently stated reason (as given in the Priesnitz study) was the flexible working hours (cited by 30% of the respondents) followed by low overhead and a tax deduction advantage (25%).

Priesnitz made the additional comment that one of the main reasons for basing a business in the home was the lack of capital, but that it was "unclear if the lack of capital actually prompted the decision or if the decision resulted from a perception that capital would be difficult to raise."[1]

DETAILS

Reasons Given by Women for Starting Business as a Home-Based Business
(Multiple responses permitted)

	Percentage of Respondents
To be with children	45%
Flexible working hours	30%
Low overhead	25%
Tax deductions	25%
Other (no percentages given):	
Ability to save on clothing costs	
Ability to balancing work and other priorities	
More comfortable and relaxed environment	
Proximity to self-employed husband, pets, or elderly family members	
Availability of "empty nest" space	
Fewer distractions	
Avoidance of office politics	
Lack of travelling time	

Source: Priesnitz, W. *Women and Home-Based Business in Canada — An Investigation*. November 1988.

1 Priesnitz, W. *Women and Home-Based Business in Canada — An Investigation*. (Wendy Priesnitz, 1988), p.6.

MODE OF ACQUISITION OF BUSINESS

KEY FINDINGS

THE MAJORITY OF SELF-EMPLOYED WOMEN INTERVIEWED (60 - 81%) FOUNDED THEIR BUSINESS, 9 - 29% PURCHASED THEIR BUSINESS AND 5% INHERITED THEIR BUSINESS.

SCOPE

National, Manitoba, Maritimes, Ontario.

SOURCES

Belcourt, M., Burke, R. and Lee-Gosselin, H. *The Glass Box: Women Business Owners in Canada*. 1991.
Brown, J. *Creating the New Economy: Women Entrepreneurs in Manitoba*. 1988.
Millar, A. *A Study of Women Entrepreneurs in Canada*. 1986.
Stevenson, L. *An Investigation of the Entrepreneurial Experience of Women: Implications for Small Business Policy in Canada*. 1983.

OVERVIEW

Belcourt et al, Brown, and Stevenson investigated the method of acquisition of businesses owned by self-employed women. Although each survey reported slightly different percentages, the results were conclusive that the majority of businesses owned by self-employed women (at least 60% and as high as 81%) were started by the owner, up to 29% were bought (e.g., a franchise), and only about 5% were inherited.

Millar's review of the Collum survey of 236 women-owned businesses in southern Ontario found that 68.5% of women-owned businesses were started by the owner. This finding is reasonably consistent with the results of the other studies.

DETAILS

Mode of Acquisition of Businesses Owned by Women

	National[1]	Manitoba	Ontario[2]	Maritimes[3]
Founded	60%	81%	68.5%	69%
Purchased	29%	9%	n/a	17%
Inherited	5%	—	n/a	5%
Given	1%	—	n/a	—
Other	5%	10%	n/a	9%

1 Belcourt et al.

2 This data from the Millar study is based on a survey conducted in Ontario by Queen's University.

3 Stevenson.

Sources: Belcourt, M., Burke, R. and Lee-Gosselin, H. *The Glass Box: Women Business Owners in Canada*. February 1991.
Brown, J. *Creating the New Economy: Women Entrepreneurs in Manitoba*. October 1988.
Millar, A. *A Study of Women Entrepreneurs in Canada*. August 1986.
Stevenson, L. *An Investigation of the Entrepreneurial Experience of Women: Implications for Small Business Policy in Canada*. November 1983.

INDUSTRY SECTOR SELECTED

KEY FINDINGS

ACCORDING TO STATISTICS CANADA, THE MAJORITY OF SELF-EMPLOYED WOMEN IN CANADA (58%) OWN BUSINESSES IN THE SERVICE SECTOR, AND ALMOST ONE-HALF (48.1%) OF ALL BUSINESSES IN THE SERVICE SECTOR ARE OWNED BY WOMEN. SERVICE INDUSTRIES TOGETHER WITH THE RETAIL AND WHOLESALE TRADES ACCOUNT FOR ABOUT 80% OF ALL WOMEN-OWNED BUSINESSES IN CANADA.

SCOPE

National, Alberta, British Columbia, Manitoba, Maritimes, Ontario, Quebec, Yukon.

SOURCES

B.C. Women's Programs. *Survey of Women Business Owners in British Columbia: Major Findings and Policy Implications*. 1986.
Belcourt, M., Burke, R. and Lee-Gosselin, H. *The Glass Box: Women Business Owners in Canada*. 1991.
Blatt, R. *Small Business Advocacy Report No. 10, New Small Businesses*. 1986.
Brown, J. *Creating the New Economy: Women Entrepreneurs in Manitoba*. 1988.
Chamberlain, L. *Small Business Development Report No. 43, New Small Businesses*. 1991.
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Laventhol and Horwath. *Newly-Formed Small Businesses in Ontario 1985-87*. 1988.
Lorrain, J. and Raymond, L. *Les nouvelles entreprises Québécoises 1988*. 1988.
New Ventures Associates Ltd. *A Study of Barriers Faced by Albertan Women in Business*. 1990.
Priesnitz, W. *Women and Home-Based Business in Canada — An Investigation*. 1988.
Statistics Canada. *Enterprising Canadians: The Self-employed in Canada*. 1988.
Statistics Canada. *Labour Force Annual Averages, 1990* (unpublished data).
Stevenson, L. *An Investigation of the Entrepreneurial Experience of Women: Implications for Small Business Policy in Canada*. 1983.
White, J. *The Rise of Female Capitalism - Women as Entrepreneurs*. 1984.

OVERVIEW

Industry sector data from Statistics Canada and from most independent studies indicate that more women own businesses in the service sector than in any other single industry sector.

According to 1990 Statistics Canada data, 58% of self-employed women own businesses in the service sector. This predominance of service sector businesses is consistent with percentages reported in three independent studies from Ontario (Blatt: 58.8%; Chamberlain: 64.7%; Laventhol and Horwath: 52%); one study from Quebec (Lorrain and Raymond: 64.5%), and surveys taken in Manitoba (58.8%), Alberta (50.5%) and British Columbia (54.4%).

Three studies reaching a different conclusion were: the national survey by Belcourt et al of 193 women chief executive officers and presidents listed with Dun and Bradstreet; the study by Stevenson of 447 women-owned businesses in the Maritimes; the first in a series of surveys by Collerette and Aubry in Quebec involving 917 women entrepreneurs.

The Belcourt et al study found that 52% were in the retail sector and 23% in the service industry; Stevenson reported that 44.5% were in retail and 37.4% in service; Collerette and Aubry found that 37% of women entrepreneurs owned retail businesses and 34.8% were in the service sector.

A survey by JM Consulting of 183 women-owned businesses in the Yukon found the service sector to be the most predominant industry sector (service: 43.7%; retail: 28%), however, a significant percentage of women (13.1%) owned businesses in the construction sector.

Based on the data provided in the Priesnitz study of 530 women-owned home-based businesses across Canada, 55% of the respondents could be defined as operating a "service" business.

The service sector, including both personal and business services, experienced the largest numerical growth in the number of women-owned businesses between 1975 and 1990 than any other industry sector, from 120,000 in 1975 to 302,000 in 1990 (Statistics Canada). It is significant to note that this increase of 182,000 was identical to the numerical increase in the number of service businesses owned by men during the same 15-year period.

With women owning 48.1% of all service businesses in 1990, and with the strong increase in the number of women entering this sector, it is conceivable that by the year 2000, women could own a majority of all service businesses in Canada.

Wholesale and retail, the second most predominant sector for women-owned businesses, more than doubled from 43,000 in 1975 to 108,000 in 1990, for a growth rate of 151%. This represents 30.4% of all retail businesses.

Statistics Canada data also show that there has been a significant increase in the number of women employed in some of the more traditionally male-dominated industries. While actual numbers in these non-traditional categories remain comparatively small, the growth rates are high (e.g. finance, insurance and real estate - 400%; manufacturing - 250%) than in the more traditional areas. This seems to indicate a rise in interest in non-traditional fields on the part of women.

DETAILS

Self-Employed Persons by Industry Sector, by Gender, 1975 and 1990

	Women					Men	
	1975 (000s)	%	1990 (000s)	%	Growth Rate	1990 (000s)	%
Agriculture	13	6.8	52	10.0	+300%	206	16.8
Other primary	—	—	4	.8	—	38	3.1
Manufacturing	4	2.1	14	2.7	+250%	65	5.3
Construction	—	—	14	2.7	—	218	17.8
Transportation, Communication & Other Utilities	—	—	8	1.6	—	71	5.8
Wholesale & Retail Trade	43	22.6	108	20.8	+151%	248	20.2
Finance, Insurance & Real Estate	4	2.1	20	3.9	+400%	57	4.7
Services	120	62.9	302	58.0	+152%	327	26.6

Note: Percentages do not always add to 100% due to rounding or omission of percentages from categories where numbers are below the Statistics Canada reporting minimum (4,000).

Sources: Statistics Canada, *Enterprising Canadians: The Self-employed in Canada*. October 1988.
Statistics Canada, *Labour Force Annual Averages, 1990* (unpublished data).

Industry Sector of Women-Owned Businesses (Yukon)

	Territory		Survey	
	Number	%	Number	%
Retail	124	28.0%	41	29.9%
Construction	47	10.6%	18	13.1%
Other services	79	17.9%	24	17.5%
Accommodation	52	11.7%	15	10.9%
Business (services)	54	12.2%	21	15.3%
Transportation	23	5.2%	3	*
Mining/exploration	9	2.0%	0	*
Manufacturing	11	2.4%	3	*
Agriculture/fish/forestry	7	1.6%	3	*
Health and social	11	2.6%	3	*
Real estate	12	2.7%	3	*
Wholesale trade	2	0.5%	0	*
Finance	5	1.1%	0	*
Communication	2	0.5%	1	*
Education	5	1.1%	2	*
Other/not given	68	15.1%		

* Less than 0.3%

Source: JM Consulting. *The Results from the Survey of Women in Business in the Yukon.* July 1988.

Industry Sector of Businesses Owned by Self-Employed Women

	National[1]	National[2]	B.C.	Alberta	Manitoba	Maritimes[3]
Agriculture, Fishing, Forestry	0.5%	—	0.1%	—	5.7%	1.1%
Construction	—	—	0.8%	1.9%	0.7%	0.9%
Finance, Insurance, Real Estate	—	—	0.7%	—	—	2.7%
Manufacturing	8.0%	6.9%	15.6%	6.8%	—	12.3%
Craft Cottage	—	12.6%	—	—	2.6%	—
Service:						
Type not specified	23.0%	28.0%	54.4%	—	—	37.4%
Business services	—	—	—	20.4%	47.5%	—
Personal/consumer services	—	—	—	30.1%	11.3%	—
Trade:						
Type not specified	—	—	—	—	31.2%	44.5%
Retail	52.0%	45.0%	25.5%	34.0%	—	—
Wholesale, Distribution	11.0%	—	2.6%	1.0%	—	—
Transportation and Communications	1.0%	—	0.3%	—	0.7%	1.1%
Other	4.0%	7.5%[4]	—	5.8%	—	—

1 Belcourt et al.

2 White.

3 Stevenson.

4 Classified as "franchises" in the White study.

Sources: B.C. Women's Programs. *Survey of Women Business Owners in British Columbia: Major Findings and Policy Implications*. April 1986.

Belcourt, M., Burke, R., and Lee-Gosselin, H. *The Glass Box: Women Business Owners in Canada*. February 1991.

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Industry Sector of Businesses Owned by Self-Employed Women

	Ontario[1]	Ontario[2]	Ontario[3]	Quebec[4]	Quebec[5]
Primary	—	—	0.5%	9.3%	—
Construction	4%	—	2.8%	—	—
Manufacturing	33%	7.6%	6.1%	4.8%	6.2%
Service	52%	58.8%	64.7%	34.8%	64.5%
Trade:					
Type not specified	—	—	—	37.0%	—
Retail	26%	33.6%	17.0%	—	26.2%
Wholesale	5%	—	6.4%	—	3.1%
Other	—	—	3.7%	14.2%	—

1 Laventhol and Horwath.

2 Blatt.

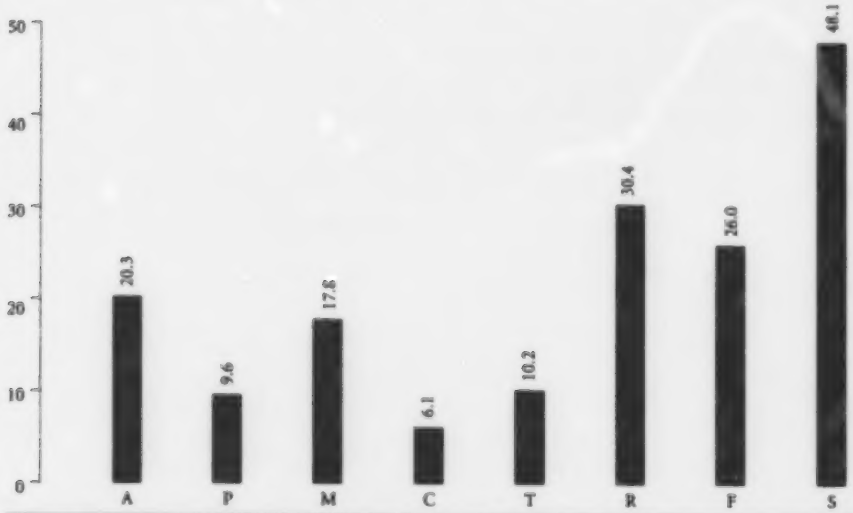
3 Chamberlain.

4 First in a series of surveys by Collerette and Aubry. Manufacturing category includes construction.

5 Lorrain and Raymond.

Sources: Blatt, R. *Small Business Advocacy Report No. 10, New Small Businesses*. April 1986.
Chamberlain, L. *Small Business Development Report No. 43, New Small Businesses*. July 1991.
Collerette, P. and Aubry, P. *Le profil de la femme d'affaires au Québec en 1986*. April 1987.
Laventhol and Horwath. *Newly-Formed Small Businesses in Ontario 1985-87*. August 1988.
Lorrain, J. and Raymond L. *Les nouvelles entreprises Québécoises 1988*. September 1988.

Percentage of Businesses Owned by Women, by Industry Sector, 1990



Key: A = Agricultural
P = Other Primary Industries (Fishing, Mining, Forestry, etc.)
M = Manufacturing
C = Construction
T = Transportation, Communication and Utilities
R = Retail and Wholesale Trade
F = Finance, Insurance and Real Estate
S = Services

Source: Statistics Canada, *Labour Force Annual Averages, 1990* (unpublished data).

FACTORS INFLUENCING SELECTION OF INDUSTRY SECTOR

KEY FINDINGS

IN A QUEBEC SURVEY, THE MAJORITY OF WOMEN SELECTED A BUSINESS SECTOR BECAUSE OF A PERSONAL INTEREST IN THE PRODUCT OR SERVICE.

SCOPE

Quebec.

SOURCES

Collerette, P. and Aubry, P. *Le profil de la femme d'affaires au Québec en 1986*. 1987.

OVERVIEW

The first of a series of studies by Collerette and Aubry of 917 women entrepreneurs in Quebec sought to determine why women chose one industry sector over another. It found that a majority of the women surveyed (57%) selected an industry sector because of an interest in the sector and 51% had knowledge of the sector.

The report made the simplified statement that "most often, the female entrepreneur goes into business when an opportunity arises in a sector that she is interested in and that she knows."[1]

Market factors such as a growing market (35%), limited competition (29%) or lack of product availability in the area (27%) appeared to be of secondary importance when it came to the selection of an industry sector.

DETAILS

Factors Which Influence Women Entrepreneurs in the Selection of an Industry Sector (Quebec)

	Extent of Influence		
	Much	Some	Little
Interest in the sector	57%	30%	13%
Knowledge of the sector	51%	25%	24%
Growing market	35%	37%	28%
Little competition in the area	29%	34%	47%
Product not available in the area	27%	17%	56%

Source: Collerette, P. and Aubry, P. *Le profil de la femme d'affaires au Québec en 1986*. April, 1987.

1 Collerette, P. and Aubry, P. *Le profil de la femme d'affaires au Québec en 1986*. (Centre de la PME, Université du Québec à Hull, 1987), p. 19. (Quotation taken from the English language translation, p.16.)

PRIOR WORK EXPERIENCE IN INDUSTRY SECTOR

KEY FINDINGS

APPROXIMATELY 60% OF WOMEN BUSINESS OWNERS INTERVIEWED HAD SOME PRIOR WORK EXPERIENCE IN THEIR CHOSEN INDUSTRY SECTOR, WITH 40% HAVING FOUR YEARS OF EXPERIENCE OR MORE.

SCOPE

Alberta, Quebec, Yukon.

SOURCES

Collerette, P. and Aubry, P. *Le profil de la femme d'affaires au Québec en 1986*. 1987.
JM Consulting. *The Results from the Survey of Women in Business in the Yukon*. 1988.
Lorrain, J. and Raymond, L. *Les nouvelles entreprises Québécoises 1988*. 1988.
New Ventures Associates Ltd. *A Study of Barriers Faced by Albertan Women in Business*. 1990.

OVERVIEW

The first of a series of surveys by Collerette and Aubry of 917 women entrepreneurs in Quebec examined the amount of work experience respondents had in the chosen industry sector prior to starting their businesses.

The study noted that women entering the personal service sector had the most prior sector experience, whereas women starting businesses in either the retail or manufacturing sectors had the least prior experience.

Among sole business proprietors, about 66% had prior work experience in their chosen industry, as compared with 55% among women who are business partners.

Another Quebec survey (Lorrain and Raymond), which included 65 women-owned businesses, found that women entrepreneurs averaged 4.2 years of relevant sector experience, ranging from no experience to 20 years with a medium of 1.2 years.

The New Ventures survey, which included 103 randomly selected self-employed women in Alberta, reached similar conclusions. According to their report, 40.8% of the women had prior experience in the selected industry. The average amount of related industry experience was 3.0 years.

The JM Consulting survey of 183 women entrepreneurs in the Yukon found that almost one half (49.7%) had "related" work experience.

Amount of Prior Work Experience in the Industry Selected by Women Entrepreneurs (Quebec)

	Sole Proprietor	Business Partners
No prior experience	34%	45%
Less than 1 year	4%	5%
1 - 3 years	21%	14%
4 - 6 years	13%	15%
7 - 10 years	11%	8%
10 years or more	17%	13%

Source: Collerette, P. and Aubry, P. *Le profil de la femme d'affaires au Québec en 1986*. April 1987.

Years of Relevant Sector Experience Prior to Starting a Business, by Gender (Quebec)

	Women	Men
Average number of years	4.2	7.8
Median number of years	1.2	4.0
Minimum number of years	0	0
Maximum number of years	20.0	45.0

Source: Lorrain, J. and Raymond, L. *Les nouvelles entreprises Québécoises 1988*. September 1988.

PLANNING AND FINANCING

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Barriers/Challenges in Home-Based Businesses (p. 111)

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PRE-START PLANNING

KEY FINDINGS

THERE ARE INDICATORS OF AN INCREASING EMPHASIS ON THE USE OF FEASIBILITY STUDIES AND BUSINESS MANAGEMENT TRAINING AT THE PRE-START STAGE.

SCOPE

National, Manitoba, Quebec, Yukon.

SOURCES

Brown, J. *Creating the New Economy: Women Entrepreneurs in Manitoba*. 1988.
Federal Business Development Bank. *Status Report on the Findings of the FBDB Advisory Committees on Female Entrepreneurship*. 1989.
JM Consulting. *The Results from the Survey of Women in Business in the Yukon*. 1988.
Lavoie, D. *Women Entrepreneurs: Building a Stronger Canadian Economy*. 1988.
Lorrain, J. and Raymond L. *Les nouvelles entreprises Québécoises 1988*. 1988.

OVERVIEW

The Brown study, which included 141 present, 31 potential and 8 former women entrepreneurs in Manitoba, identified a number of pre-start planning activities (other than seeking advice). Women already in business and women planning to start a business were asked if they participated in these activities.

The most prevalent pre-start planning activity (73%) reported by business owners was "developed a general knowledge of the industry"; potential owners also indicated this type of planning activity as most prevalent at 58%.

Potential business owners are putting greater emphasis on management training (48%) and feasibility studies (39%) than did women already in business when they were at the start-up stage (36% and 26%, respectively).

Potential owners, 61% of whom planned to start their business within one year and 81% within two years, were less prepared in the area of financing than were present business owners at start-up.

According to the JM Consulting survey of 183 women business owners in the Yukon, related work experience was the most frequently mentioned preparation activity (49.7%) followed by courses (17.3%).

The Federal Business Development Bank's Advisory Committees on Female Entrepreneurship found that women entrepreneurs in general are very pragmatic and cautious, which is often expressed in price-consciousness and slow start-up and expansion of their businesses.

Lorrain and Raymond found from their 1988 survey, which included 65 women-business owners in Quebec, that an average of 19 months was spent planning the launch of a business, with 50% of women taking a year or more to plan.

Lavoie found from her 1979 study of 72 women entrepreneurs from the manufacturing sector in Quebec, that 20.6% of respondents had spent a year or more in the planning of their business while 47.6% had spent a few weeks or less.

Types of Planning[1] Conducted by Women Prior to Starting a Business (Yukon)

Related work experience	49.7%
Courses[2]	17.3%
Family and friends	11.9%
Advice from professional	4.3%
Research	2.7%
School[2]	1.6%
Other:	
Interest and ambition	11.4%
Work experience	7.0%
Husband's experience	6.5%
Nothing	6.5%

1 Multiple responses permitted.

2 Courses are interpreted as separate courses such as an FBDB seminar or accounting course. School refers to a program of studies.

Source: JM Consulting. *The Results from the Survey of Women in Business in the Yukon*. July 1988.

Type of Planning Conducted by Women Prior to Starting a Business (Manitoba)

	Present Owners	Potential Owners
Developed a general knowledge of the industry	73 %	58%
Prepared a financial projection	50 %	13%
Obtained financial backing	39 %	13%
Prepared a formal business plan	36 %	16%
Developed a marketing strategy	36 %	36%
Took business management courses	36 %	48%
Joined a business association	33 %	29%
Developed a financing strategy	29 %	7%
Conducted a feasibility study	26 %	39%
Other	26 %	10%

Source: Brown, J. *Creating the New Economy: Women Entrepreneurs in Manitoba*. October 1988.

Number of Months of Planning Prior to Starting a Business, by Gender (Quebec)

	Women	Men
Average number of months	19	32
Median number of months	12	22
Minimum number of months	0	0
Maximum number of months	120	540

Source: Lorrain, J. and Raymond, L. *Les nouvelles entreprises Québécoises 1988*. September 1988.

Planning Time Allotted to Setting Up a Business (Quebec)

None	12.7%
A few weeks	34.9%
A few months	25.4%
More than one year	12.7%
More than two years	7.9%
No response	6.4%

Source: Lavoie, D. *Women Entrepreneurs: Building a Stronger Canadian Economy*. February 1988.

SOURCES OF BUSINESS ADVICE

KEY FINDINGS

STUDIES SHOWED THAT ABOUT ONE HALF OF WOMEN WHO STARTED OR OWN A BUSINESS SEEK PROFESSIONAL ADVICE FROM PERSONS SUCH AS ACCOUNTANTS, LAWYERS OR BANKERS.

SCOPE

National, British Columbia, Manitoba, Ontario, Yukon.

SOURCES

B.C. Women's Programs. *Survey of Women Business Owners in British Columbia: Major Findings and Policy Implications*. 1986.
Belcourt, M., Burke, R., and Lee-Gosselin, H. *The Glass Box: Women Business Owners in Canada*. 1991.
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JM Consulting. *The Results from the Survey of Women in Business in the Yukon*. 1988.
Small Business Secretariat (Canada). *Canadian Women Owner/Managers*. 1982.

OVERVIEW

The survey by Belcourt et al of 193 female chief executive officers and presidents listed with Dun and Bradstreet, found that women starting out in business tended to seek advice from accountants and friends more frequently than women at later stages of business ownership.

However, accountants and bankers were the most common source of advice at all stages of a business, thus leaving the report to conclude that women entrepreneurs feel the least qualified in accounting and finance.

In this survey, only a small percentage (12% or less) of women business owners were found to seek advice from government agencies. Belcourt et al used interviews to try to discover why this is true. Four main reasons were identified:

1. inaccessibility of information (difficulty in finding out about the programs);
2. inadequate return on the time and energy invested (paperwork and meetings required at application stage as well as after approval is received);
3. problems with confidentiality (unwillingness to provide a government agency with confidential information);
4. frustration with program changes (procedures or officials).

The Brown study, which included 141 women currently in business in Manitoba, found that more women sought advice from other business owners than from accountants or other professionals.

The B.C. survey of 1,000 women business owners in nine major centres, found that advice from an accountant is used more in the course of running a business (65.9%) than at business start-up (42.7%).

In its survey of 183 women business owners in the Yukon, JM Consulting found that 4.3% of respondents sought advice from professionals during the preparation stage.

A survey by the Federal Business Development Bank of the 67 members of its five regional Advisory Committees on Female Entrepreneurship in Canada (Atlantic Canada, Quebec, Ontario, Prairie and Northern, and the British Columbia and Yukon regions), found that in seeking knowledge and information at the start-up and "micro-"stages of operating a business, women entrepreneurs appear to prefer dealing with female rather than male business professionals.

According to the Small Business Secretariat report of a Queen's University survey of some 275 women owner/managers in southern Ontario, suppliers were found to be the most important source of advice.

Sources of Business Advice Obtained by Women Entrepreneurs

	National	Manitoba	B.C.
Accountants	61%	50%	43-66%
Bankers	58%	43%	
Lawyers	49%	42%	31%
Suppliers	43%		
Friends	38%		
Other Business Owners	34%	68%	36%
Distributors	18%		
Trade Magazines	18%		
Business Associations	14%	33%	
Provincial Government Agency	12%		10%
Municipal Government Agency	6%		
Federal Government Agency	4%		11%
Others	23%		7%

Sources: B.C. Women's Programs. *Survey of Women Business Owners in British Columbia: Major Findings and Policy Implications*. April 1986.

Belcourt, M., Burke, R., and Lee-Gosselin, H. *The Glass Box: Women Business Owners in Canada*. February 1991.

Brown, J. *Creating the New Economy: Women Entrepreneurs in Manitoba*. October 1988.

INVESTMENT CAPITAL AT START-UP

KEY FINDINGS

UP TO 50% OF SURVEYED BUSINESSES STARTED BY WOMEN WERE STARTED WITH A CAPITAL INVESTMENT OF LESS THAN $10,000 AND ALMOST 50% OF HOME-BASED BUSINESSES WERE STARTED WITH LESS THAN $1,000 CAPITAL.

SCOPE

National, Alberta, Ontario, Quebec, Yukon.

SOURCES

Belcourt, M., Burke, R., and Lee-Gosselin, H. *The Glass Box: Women Business Owners in Canada*. 1991.
Blatt, R. *Small Business Advocacy Report No. 10, New Small Businesses*. 1986.
Chamberlain, L. *Small Business Development Report No. 43, New Small Businesses*. 1991.
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New Ventures Associates Ltd. *A Study of Barriers Faced by Albertan Women in Business*. 1990.
Priesnitz, W. *Women and Home-Based Businesses in Canada — An Investigation*. 1988.

OVERVIEW

In the first of their series of studies of 917 women entrepreneurs in Quebec, Collerette and Aubry found that more than 50% invested less than $10,000 and more than 75% invested less than $25,000.

These findings are reasonably consistent with those of Lorrain and Raymond from their survey which included 65 women-owned businesses in Quebec. They found that the average amount of start-up investment by a women entrepreneur was $11,326 while 50% invested $6,500 or less. The largest amount of required capital was $75,000.

According to the New Ventures study in Alberta, approximately 30% of the women required less than $10,000 in capital and another 25% required from $10,000 to $25,000.

The JM Consulting survey of 183 women-owned businesses in the Yukon found that 59% required $10,000 or less in start-up capital and 45% required under $5,000.

However, more than 25% of the women-owned businesses in Alberta required $50,000 or more in start-up investment capital versus 10.3% in the Yukon and about 10% in Quebec. It is unknown whether the difference reflects regional or industry differences or other factors.

The Belcourt, Burke and Lee-Gosselin study of 193 female chief executive officers and presidents listed with Dun and Bradstreet indicated that the average start-up capital by respondents was $55,000. The report stated that their sample was probably biased towards larger businesses.

Two surveys by the Ontario Ministry of Industry, Trade and Technology (Blatt: 1986; Chamberlain: 1991.), which included a number of women planning to start a proprietorship or partnership, found that the average investment by women planning to start a business increased from $11,202 in 1986 to $12,555 in 1991.

In a survey of 530 home-based businesses across Canada owned by women, Priesnitz concluded that 85% were founded with less than $10,000 capital, and 46% with less than $1,000 including 18% with no capital. These businesses were able to use freelance work or prepaid sales to finance their start-up costs.

Level of Investment Capital at Business Start-up (Alberta, Quebec, Yukon)

		Women	Men
Alberta	Under $10,000	31.4%	25.7%
	$10,000 - $19,999	24.5%	14.3%
	$20,000 - $29,999	7.8%	12.1%
	$30,000 - $39,999	4.9%	5.7%
	$40,000 - $49,999	3.9%	4.3%
	$50,000 and over	27.5%	37.9%
Quebec	None	10%	7%
	Under $10,000	44%	34%
	$10,000 - $24,000	23%	24%
	$25,000 - $49,000	12%	15%
	$50,000 - $99,000	6%	9%
	$100,000 and over	5%	11%
Yukon	Under $5,000	45.0%	
	$ 5,000 - $10,000	14.0%	
	$10,001 - $25,000	11.1%	
	$25,001 - $50,000	7.0%	
	$50,001 - $100,000	7.0%	
	More than $100,000	3.5%	
	Did not know/Did not answer	12.3%	

Sources: Collerette, P. and Aubry, P. *Le profil de la femme d'affaires au Québec en 1986*. April 1987.
JM Consulting. *The Results from the Survey of Women in Business in the Yukon*. July 1988.
New Ventures Associates Ltd. *A Study of Barriers Faced by Albertan Women in Business*. August, 1990.

Level of Investment Capital at Business Start-up, by Gender (Quebec)

	Women	Men
Average investment	$11,326	$22,685
Median investment	$6,500	$8,000
Minimum investment	$0	$0
Maximum investment	$500,000	$75,000

Source: Lorrain, J. and Raymond, L. *Les nouvelles entreprises Québécoises 1988*. September 1988.

Average Investment for Women-Owned Proprietorships and Partnerships, 1986 and 1991 (Ontario)

	1986[1]		1991[2]	
	Women Entrepreneurs	Owner/ Operators[3]	Women Entrepreneurs	Owner/ Operators[3]
Average investment....	$11,202	$16,797	$12,555	$24,858

1 Blatt.

2 Chamberlain.

3 Persons (women or men) who start a business and intend to hire employees. In 1986, 20% of owner/operators were women; in 1991, 18% were women.

Sources: Blatt, R. *Small Business Advocacy Report No. 10, New Small Businesses*. April 1986.
Chamberlain, L. *Small Business Development Report No. 43, New Small Businesses*. July 1991.

Level of Investment Capital for Women-Owned Home-Based Businesses at Start-up

None	18%
Less than $1,000	28%
$1,000 to $10,000	39%
Over $10,000	10%
Undisclosed	5%

Source: Priesnitz, W. *Women and Home-Based Business in Canada — An Investigation*. November 1988.

SOURCES OF START-UP CAPITAL/FINANCING

KEY FINDINGS

MOST SURVEYS SHOW PERSONAL SAVINGS TO BE THE PREDOMINANT SOURCE OF NEW VENTURE FUNDING FOR BUSINESSES STARTED BY WOMEN, FOLLOWED BY LOANS FROM BANKS OR OTHER FINANCIAL INSTITUTIONS.

SCOPE

National, Alberta, British Columbia, Maritimes, Ontario, Quebec, Yukon.

SOURCES

B.C. Women's Programs. *Survey of Women Business Owners in British Columbia: Major Findings and Policy Implications*. 1986.
Belcourt, M., Burke, R., and Lee-Gosselin, H. *The Glass Box: Women Business Owners in Canada*. 1991.
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Collerette, P. and Aubry, P. *Le profil de la femme d'affaires au Québec en 1986*. 1987.
JM Consulting. *The Results from the Survey of Women in Business in the Yukon*. 1988.
Millar, A. *A Study of Women Entrepreneurs in Canada*. 1986.
New Ventures Associates Ltd., *A Study of Barriers Faced by Albertan Women in Business*. 1990.
Priesnitz, W. *Women and Home-Based Business in Canada — An Investigation*. 1988.
Small Business Secretariat (Canada). *Canadian Women Owner/Managers*. 1982.
Stevenson, L. *An Investigation of the Entrepreneurial Experience of Women: Implications for Small Business Policy in Canada*. 1983.

OVERVIEW

The survey by Belcourt et al of 193 women chief executive officers and presidents listed with Dun and Bradstreet concluded in its report that most women financed a new business through their own savings and that spouses did not provide a significant amount of the start-up capital.

This study found that personal savings were used by 72% of the women, loans from financial institutions were used by 49% and only 13% received financial assistance from a spouse.

Similar results were reported in studies in the Yukon, British Columbia, Alberta and the Ontario.

The JM Consulting survey of 183 women-owned businesses in the Yukon found that 57.8% of start-up funds came from personal savings and 25.4% from a financial institution.

The B.C. Women's Program study of 1,000 randomly selected women-owned businesses from nine major urban centres, found that personal savings were the most frequently listed source of funds (72.5%), followed by a bank or other commercial loan (48.1%).

The New Ventures survey, which included 103 self-employed women in Alberta, found that 51% of all financing came from personal savings and 23% from a financial institution.

The Queen's University survey (Small Business Secretariat) of some 275 women business owners in southern Ontario also found that the major part of start-up financing came from the personal savings of the woman entrepreneur and that almost one quarter of the sample provided from 91 - 100% of the necessary capital from their personal savings.

The Stevenson study of 447 randomly selected women-owned businesses in the Maritimes, and the first of a series of studies by Collerette and Aubry based on 917 women entrepreneurs in Quebec, both reported a slightly greater emphasis on commercial bank loans over personal savings as a source of capital used by women when starting a business.

According to the Stevenson report, 55.7% of the respondents identified commercial bank loans as a source of financing, 47.5% obtained some funding from personal savings and 29.0% received funds from joint savings.

Collerette and Aubry reported that 35% of women obtained 75% or more of their initial financing from a financial institution and 29% obtained 75% or more of needed capital from personal savings.

The Priesnitz study of 530 women-owned home-based business in Canada, concluded that those businesses requiring financing relied almost exclusively on personal savings (75%) or on assistance from other family members (15%). Less than 10% applied for bank financing and some of these were turned down. The report further indicated that 18% launched their business through freelancing or prepaid sales and did not require an investment of capital.

In all areas of the country covered by the various studies, federal and/or provincial loans or grants played a very minor role in the funding of new businesses.

DETAILS

Sources of Capital/Financing for Businesses Started by Women

	National 1991	Yukon 1988	B.C. 1986	Alberta 1990	Maritimes[1] 1983
Personal savings	72%	57.8%	72.5%	51%	47.5%
Financial institution	49%	25.4%	48.1%	23%	55.7%
Spouse	13%	—	—	—	—
Family (joint) savings	—	—	32.5%	—	29.0%
Relatives, friends	17%	—	33.3%	18%	20.8%
Equity financing	—	—	2.9%	—	—
Private financing	—	5.4%	—	—	—
Silent partner	—	1.6%	—	—	—
Other investors	—	0.8%	—	4%	—
Provincial Government	—	—	—	—	6.6%
Federal Government	—	4.9%	—	—	6.0%
Territorial Government	—	3.7%	—	—	—
Government (unspecified)	2%	—	4.9%	—	—
Suppliers	5%	—	—	—	—
Venture capital firm	—	—	—	—	0.5%
Sweat equity	—	12.4%	—	—	—
Nothing	—	4.9%	—	—	—
Other	16%	5.4%	—	3%	8.7%

1 Stevenson.

Sources: B.C. Women's Programs. *Survey of Women Business Owners in British Columbia: Major Findings and Policy Implications*. April 1986.

Belcourt, M., Burke, R. and Lee-Gosselin, H. *The Glass Box: Women Business Owners in Canada*. February 1991.

JM Consulting. *The Results from the Survey of Women in Business in the Yukon*. July 1988.

New Ventures Associates Ltd. *A Study of Barriers Faced by Albertan Women in Business*. August 1990.

Stevenson, L. *An Investigation of the Entrepreneurial Experience of Women: Implications for Small Business Policy in Canada*. November 1983.

Source of Initial Investment for Women-Owned Proprietorships and Partnerships, 1986 (Ontario)

	Women Entrepreneurs	Owner/ Operators[1]
Personal savings	67%	59%
Financial institution	17%	22%
Friends/relatives	6%	7%
Other	10%	12%

1 Persons (women or men) who start a business and intend to hire employees; 20% of owner/operators were women in 1986.

Sources: Blatt, R. *Small Business Advocacy Report No. 10, New Small Businesses*. April 1986.

EXPERIENCE IN OBTAINING FINANCING

KEY FINDINGS

THE MAJORITY OF SELF-EMPLOYED WOMEN SURVEYED WHO APPLIED FOR BUSINESS LOANS FROM FINANCIAL INSTITUTIONS RECEIVED AN APPROVAL; HOWEVER, LOAN COSIGNERS WERE OFTEN REQUIRED.

SCOPE

National, Alberta, Maritimes, Ontario, Quebec.

SOURCES

Belcourt, M., Burke, R. and Lee-Gosselin, H. *The Glass Box: Women Business Owners in Canada*. 1991.
Collerette, P. and Aubry, P. *Le profil de la femme d'affaires au Québec en 1986*. 1987.
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Towler, G. L. *The Pressures, Coping Strategies and Factors Affecting Entrepreneurial Women*. 1987.

OVERVIEW

Swift and Riding's survey of 153 women entrepreneurs across Canada who were members of the Canadian Federation of Independent Businesses, found that almost two-thirds (65.4%) of the women had lines of credit. Of 123 applications for loans or lines of credit, 87.8% were approved; however, 36 (47%) of 83 loans to women entrepreneurs required the cosignature of a spouse.

The first of a series of surveys by Collerette and Aubry of 917 self-employed women in Quebec, found that 35% obtained 75% or more of their start-up financing from financial institutions and 34.6% needed a cosigner in order to obtain a loan.

Stevenson's survey of 447 randomly selected women entrepreneurs from the Maritime provinces, found that 75% (137) of the respondents had applied for bank credit for their businesses, 18.9% (26 women) had been turned down or rejected, and that 21 of these 26 eventually obtained financing from a banking institution.

In her review of a Queen's University survey of some 275 women entrepreneurs from southern Ontario, Millar reported that 86% of women who had applied for financial assistance received the amount applied for, 8% received part of the requested funds and 6% did not receive any funds. Millar noted that about 70% felt that the amount of loan collateral required by banks was reasonable.

The Belcourt et al survey found that of 193 self-employed women chief executive officers and presidents listed with Dun and Bradstreet, about half used banks for financing. Of those who requested funds, about half (percentage not stated) received the amount they requested. The study also found that only about 10% of women who applied for bank financing prepared a business plan, business objectives, a pro forma financial statement or cash flow, or other projections.

The New Ventures survey, which included 103 Alberta women entrepreneurs, found that 23% of the total amount of financing required to start businesses was provided by financial institutions. In general, those who perceived having difficulties in borrowing from a bank were: starting or operating a part-time business; younger; first-time owners; opening a retail/wholesale firm; or seeking a higher percentage of investment from financial institutions.

From her survey of 51 women entrepreneurs in Ontario, Towler found that many women experienced difficulties with banks when they applied for credit and that most women required a cosigner. The only women who reported having little difficulty in obtaining the support of banks were those with large amounts of collateral or with a record of business success.

Lavoie found from her survey of 72 women entrepreneurs from the manufacturing sector in Quebec, that only 11.7% of respondents managed to arrange a bank loan when the business was first started although 20.6% were successful when they reapplied once the business was "on its feet."

On a related issue, Swift and Riding found that 46.8% of women receiving approvals on a line of credit were required to pledge security of at least 300% of the limit of the approved line of credit; the average interest rate on a line of credit was prime plus 1.61%; the average interest rate on a loan was prime plus 1.48%.

DETAILS

Approval Rate of Women Entrepreneurs in Obtaining Bank Financing

	Applied for Financing	Approval Rate
National[1]		88.8%
National[2]	50 %	50 %
Maritimes[3]	75 %	81.1%[4]
Ontario[5]		86 %[6]
Quebec		11.7%[7]

1 Swift and Riding.

2 Belcourt, Burke and Lee-Gosselin. The study used the term "about half."

3 Stevenson.

4 First application for credit. 80% of those turned down were eventually able to arrange financing.

5 This data from the Millar study is based on a survey conducted in Ontario by Queen's University.

6 Those who received the requested amount of credit. Another 8% received part of the assistance applied for and only 6% received none.

7 Those who managed to obtain financing when they first went into business. Lavoie reported that 20.6% were later able to obtain financing once the businesses were established.

Source: Belcourt, M., Burke, R. and Lee-Gosselin, H. *The Glass Box: Women Business Owners in Canada*. February 1991.
Millar, A. *A Study of Women Entrepreneurs in Canada*. August 1986.
Lavoie, D. *Women Entrepreneurs: Building a Stronger Canadian Economy*. 1988
Stevenson, L. *An Investigation of the Entrepreneurial Experience of Women: Implications for Small Business Policy in Canada*. November 1983.
Swift, C. and Riding, A. *Giving Credit Where It's Due: Women Business Owners and Canadian Financial Institutions*. July 1988.

Security Requirements for Bank Financing

	Women			Men		
	Cosigner Required	Collateral Required	Interest Rates	Cosigner Required	Collateral Required	Interest Rates
National[1]	47 %			30.9%		
On lines of credit[2]		46.8%	P + 1.61%		34.6%	P + 1.23%
On loans			P + 1.48%			P + 1.28%
Quebec	34.6%			16 %		

1 Swift and Riding.

2 Percentage of borrowers required to pledge security of 300% or more of limit of line of credit.

P = Prime rate

Source: Collerette, P. and Aubry, P. *Le profil de la femme d'affaires au Québec en 1986*. April 1987.
Swift, C. and Riding, A. *Giving Credit Where It's Due: Women Business Owners and Canadian Financial Institutions*. July 1988.

KEY FINDINGS

APPROXIMATELY ONE QUARTER OF WOMEN BUSINESS OWNERS SURVEYED PERCEIVED THAT APPLICATIONS FOR FINANCING WERE REFUSED BECAUSE OF THE AGE AND/OR GENDER OF THE APPLICANT.

SCOPE

National, British Columbia, Manitoba, Maritimes, Ontario.

SOURCES

B.C. Women's Programs. *Survey of Women Business Owners in British Columbia: Major Findings and Policy Implications*. 1986.
Belcourt, M., Burke, R. and Lee-Gosselin, H. *The Glass Box: Women Business Owners in Canada*. 1991.
Brown, J. *Creating the New Economy: Women Entrepreneurs in Manitoba*. 1988.
Millar, A. *A Study of Women Entrepreneurs in Canada*. 1986.
Stevenson, L. *An Investigation of the Entrepreneurial Experience of Women: Implications for Small Business Policy in Canada*. 1983.
Swift, C. and Riding, A. *Giving Credit Where It's Due: Women Business Owners and Canadian Financial Institutions*. 1988.
Towler, G. L. *The Pressures, Coping Strategies and Factors Affecting Entrepreneurial Women*. 1987.

OVERVIEW

About one quarter of 193 women chief financial officers and presidents from a Dun and Bradstreet list surveyed by Belcourt et al reported discrimination by creditors. While the report indicated that applications may have been refused for legitimate reasons, some of the refusals appeared to be discriminatory based on age (youth) and on gender, i.e., the childbearing potential of the applicants.

Brown's report on a survey of 141 present, 31 potential and 8 former women business owners in Manitoba, hinted that inadequate preparation could contribute to the difficulties women entrepreneurs have with financial institutions. Brown found that less than one third of surveyed women had conducted a feasibility study or prepared a financing strategy prior to starting the business.

Respondents also commented that in their experience, businesses in the service and retail sectors (the sectors in which most women-owned businesses are concentrated) lack the securable assets sought by lenders. Furthermore, the desired amount of financing is often below the minimum levels needed to obtain venture capital or government sponsored financing.

In her report of 447 women entrepreneurs in the Maritimes, Stevenson listed a number of factors which in the opinion of the respondents influenced the refusal of their credit applications. The two major reasons provided were reluctance to lend to a woman business owner and reluctance to lend to a small or new business owner.

The B.C. Women's Program study of 1,000 women business owners from nine major centres in B.C. reported that younger women perceived the ability to obtain financing as a greater problem than do older women. Never-married respondents also saw access to capital as a greater problem than divorced, separated or widowed women.

In her review of several studies, Millar cited a 1985 Royal Bank study showing that married women may have an advantage over single or divorced women and that the majority of those unsuccessful in securing financing were refused due to either insufficient information supporting the loan request or lack of equity.

The Swift and Riding study, which included 153 women-owned businesses affiliated with the Canadian Federation of Independent Businesses, concluded that there was a gender-related difference in the collateral requirements for a line of credit, but that apparent gender-related differences in areas such as loan approvals were accounted for by differences in characteristics of women-owned businesses.

From her survey of 51 women entrepreneurs in Ontario, Towler found that some respondents perceived discrimination by bankers because of the gender of the entrepreneur, and that women business owners were often required to follow complicated procedures when applying for credit which were not required by men applicants.

DETAILS

Factors Influencing Rejection of Credit as Perceived by Self-Employed Women (Maritimes)

Reluctance to lend to a woman business owner	28.2%
Reluctance to lend to small or new business owners	28.2%
Lack of collateral	13.0%
No previous credit history	6.5%
Inadequately prepared loan request	4.4%
No previous personal history	2.2%
Poor personal or business credit history	—
Other reasons	17.4%

Source: Stevenson, L. *An Investigation of the Entrepreneurial Experience of Women: Implications for Small Business Policy in Canada*. November 1983.

DEBT/EQUITY RATIOS AND DEBT MANAGEMENT STRATEGIES

KEY FINDINGS

IN A QUEBEC SURVEY, THE MAJORITY OF WOMEN ENTREPRENEURS (ABOUT 71%) HAD THREE DOLLARS OR MORE IN EQUITY TO EVERY DOLLAR OF DEBT AND ABOUT 81% PLANNED TO COMPLETELY ELIMINATE OR REDUCE TO A MINIMUM THE DEBT LOAD OF THEIR BUSINESS.

SCOPE

Quebec.

SOURCES

Collerette, P. and Aubry, P. *Le profil de la femme d'affaires au Québec, suivi sur l'évolution du profil rapport de la troisième année: 1988*. 1989.

OVERVIEW

According to the third in a series of studies by Collerette and Aubry of a number of women entrepreneurs in Quebec, from 63 - 81% of women-owned businesses have higher levels of equity than debt, and there is a very clear desire to eliminate debt or to reduce it to a minimal level.

DETAILS

Debt/Equity Ratios of Women-Owned Businesses (Quebec)

Debt/Equity Ratio	1987	1988
No debt	23%	14.5%
25%/75% or less	48%	56.1%
50%/50%	17%	19.2%
75%/25% or more	12%	10.3%

Source: Collerette, P. and Aubry, P. *Le profil de la femme d'affaires au Québec suivi sur l'évolution du profil rapport de la troisième année: 1988*. June 1989.

Debt Management Strategies of Women Business Owners (Quebec)

To completely eliminate business debt	28.3%
To maintain a minimum level of debt	53.0%
To maintain a lower level of debt	17.4%
To maintain a higher level of debt	1.4%

Source: Collerette, P. and Aubry, P. *Le profil de la femme d'affaires au Québec suivi sur l'évolution du profil rapport de la troisième année: 1988*. June 1989.

BUSINESS

CHARACTERISTICS

NUMBER OF BUSINESSES OWNED

KEY FINDINGS

UP TO ABOUT 30% OF WOMEN ENTREPRENEURS SURVEYED HAVE PRESENT OWNERSHIP IN MORE THAN ONE BUSINESS AND MANY HAVE OWNED BUSINESSES IN THE PAST.

SCOPE

Alberta, Manitoba, Ontario, Quebec, Yukon.

SOURCES

Blatt, R. *Small Business Advocacy Report No. 10, New Small Businesses.* 1986.
Brown, J. *Creating the New Economy: Women Entrepreneurs in Manitoba.* 1988.
Chamberlain, L. *Small Business Development report No. 43, New Small Businesses.* 1991.
Collerette, P. and Aubry, P. *Le profil de la femme d'affaires au Québec en 1986.* 1987.
— *Le cheminement socio-économique de la propriétaire-dirigeante d'entreprise au Québec 1987.* 1988.
— *Le profil de la femme d'affaires au Québec, suivi sur l'évolution du profil rapport de la troisième année: 1988.* 1989.
JM Consulting. *The Results from the Survey of Women in Business in the Yukon.* 1988.
Lorrain, J. and Raymond, L. *Les nouvelles entreprises Québécoises 1988.* 1988.
New Ventures Associates Ltd. *A Study of Barriers Faced by Albertan Women in Business.* 1990.

OVERVIEW

Although the majority of women entrepreneurs own only one business (wholly or partially), a significant percentage have ownership in two or more businesses.

According to various regional studies, the percentage of women with multiple business ownership ranged from 6.1% in a Quebec study (Lorrain and Raymond) to 29.8% in the Yukon (JM Consulting).

According to surveys in Ontario and Alberta, there are many women with ownership experience with other businesses. Although no figures were provided, it is reasonable to assume that a number of these businesses are still in operation.

Two studies by the Ontario Ministry of Industry, Trade and Technology (Blatt: 1986; Chamberlain: 1991) found that 30.7% to 44.1% of women entrepreneurs establishing a new proprietorship or partnership, had previous business ownership experience and 11.5% to 16.3% had previous ownership experience in the same sector.

According to the New Ventures survey in Alberta, 35.9% of women entrepreneurs had owned another business.

Number of Businesses Owned

	Yukon	Manitoba	Quebec[1]	Quebec[2]		
				1987	1988	1989
One	70.2%	78.4%	93.8%	84.7%	85.8%	86.6%
2 or more	29.8%	21.6%	6.2%	15.3%	14.2%	13.4%
3 or more		3.6%				

1 Lorrain and Raymond.

2 Collerette and Aubry.

Sources: Brown, J. *Creating the New Economy: Women Entrepreneurs in Manitoba*. 1988.

Collerette, P. and Aubry, P. *Le profil de la femme d'affaires au Québec en 1986*. 1987.

— *Le cheminement socio-économique de la propriétaire-dirigeante d'entreprise au Québec 1987*. 1988.

— *Le profil de la femme d'affaires au Québec, suivi sur l'évolution du profil rapport de la troisième année: 1988*. 1989.

JM Consulting. *The Results from the Survey of Women in Business in the Yukon*. 1988.

Lorrain, J. and Raymond, L. *Les nouvelles entreprises Québécoises 1988*. 1988.

Percentage of Women Entrepreneurs with Previous Ownership Experience

	Alberta	Ontario	
		1986[1]	1991[2]
Previous ownership experience:			
Any ownership	35.9%	44.1%	30.7%
Same type of business		16.3%	11.5%

1 Blatt.

2 Chamberlain.

Sources: Blatt, R. *Small Business Advocacy Report No. 10, New Small Businesses*. April 1986.

Chamberlain, L. *Small Business Development Report No. 43, New Small Businesses*. July 1991.

Lorrain, J. and Raymond, L. *Les nouvelles entreprises Québécoises 1988*. September 1988.

New Ventures Associates Ltd. *A Study of Barriers Faced by Albertan Women in Business*. August 1990

DEGREE OF OWNERSHIP

KEY FINDINGS

UP TO 68.8% OF SURVEYED WOMEN-OWNED BUSINESSES WERE SOLELY OWNED.

SCOPE

National, British Columbia, Maritimes, Quebec, Yukon.

SOURCES

B.C. Women's Programs. *Survey of Women Business Owners in British Columbia: Major Findings and Policy Implications*. 1986.

Belcourt, M., Burke, R. and Lee-Gosselin, H. *The Glass Box: Women Business Owners in Canada*. 1991.

Brown, J. *Creating the New Economy: Women Entrepreneurs in Manitoba*. 1988

Collerette, P. and Aubry, P. *Le profil de la femme d'affaires au Québec en 1986*. 1987.

— *Le cheminement socio-économique de la propriétaire-dirigeante d'entreprise au Québec 1987*. 1988.

— *Le profil de la femme d'affaires au Québec, suivi sur l'évolution du profil rapport de la troisème année: 1988*. 1989.

JM Consulting. *The Results from the Survey of Women in Business in the Yukon*. 1988.

Stevenson, L. *An Investigation of the Entrepreneurial Experience of Women: Implications for Small Business Policy in Canada*. 1983.

OVERVIEW

From their survey of 193 women chief executive officers and presidents, Belcourt, Burke and Lee-Gosselin found that 60% of all businesses wholly or partially owned by women were owned by one woman.

Similar results were found by the B.C. Women's program survey of 1,000 women entrepreneurs in B.C. and the Brown survey which included 141 women currently in business in Manitoba. The B.C. survey found that at least 65.1% of all women-owned businesses were sole proprietorships, and up to 11.1% of the incorporated business had only one owner. The Brown survey found that 68.8% of the surveyed businesses were owned by a single woman.

Surveys reflecting substantially lower percentages were a Yukon survey by JM Consulting of 183 women-owned businesses, and a series of surveys by Collerette and Aubry in Quebec.

In the Yukon, 35.5% of all women-owned businesses (incorporated or unincorporated) had a single owner and in Quebec the figures from three separate annual surveys ranged between 40.2% and 42.3%.

In her survey of 447 women-owned businesses in the Maritimes, Stevenson found that 39.8% of the businesses were sole proprietorships; 17% were partnership of which 83% were with one partner (usually the spouse or a female friend/business associate) and 10.3% involved two or more partners.

Of the 43% of the businesses that were incorporated, 30% of the respondents owned 98% or more of the business and 53% owned 50% or more.

Degree of Business Ownership by Primary Owner, All Women-Owned Businesses

National[1]	100%	Sole owner	60%
	50%	Spouse as partner	13%
	50%	Other partner	8%
	Major partner[2]		11%
	Minor partner[2]		1%
	Partner is an organization		1%
	Other		4%
Yukon	100%		35.5%
	51 - 99%		2.1%
	50%		44.6%
	26 - 49%		2.9%
	25%		1.6%
	Less than 25%		3.2%
British Columbia	Sole proprietorship		65.1%
	Own 50% or more of corporation		11.9%
	Own less than 50% of corporation		1.3%
	Partial ownership through a partnership		21.7%
Manitoba	Sole owner		68.8%
	51% or more by self		71.6%
	51% or more by women		80.1%

		1987	1988	1989
Quebec[3]	100%	40.7%	42.3%	40.2%
	76% - 99%	1.5%	1.7%	0.5%
	51% - 75%	3.3%	2.4%	8.9%
	50%	30.9%	31.4%	30.4%
	26% - 49%	8.8%	7.7%	3.6%
	1% - 25%	13.8%	13.7%	13.8%

1 Belcourt et al.

2 Study did not define terms "major" or "minor" partner.

3 Series of surveys by Collerette and Aubry.

Sources: B.C. Women's Programs. *Survey of Women Business Owners in British Columbia: Major Findings and Policy Implications*. 1986.

Belcourt, M., Burke, R. and Lee-Gosselin, H. *The Glass Box: Women Business Owners in Canada*. 1991.

Brown, J. *Creating the New Economy: Women Entrepreneurs in Manitoba*. April 1987.

Collerette, P. and Aubry, P. *Le profil de la femme d'affaires au Québec en 1986*. 1987.

— *Le cheminement socio-économique de la propriétaire-dirigeante d'entreprise au Québec 1987*. 1988.

— *Le profil de la femme d'affaires au Québec, suivi sur l'évolution du profil rapport de la troisième année: 1988*. 1989.

JM Consulting. *The Results from the Survey of Women in Business in the Yukon*. 1988.

KEY FINDINGS

IN 1990, THE MAJORITY OF WOMEN-OWNED BUSINESSES (398,000 OR 76.3%) WERE UNINCORPORATED. HOWEVER, THE TREND TOWARD INCORPORATION IS GROWING.

SCOPE

National, British Columbia, Ontario, Quebec, Maritimes, Yukon.

SOURCES

B.C. Women's Programs. *Survey of Women Business Owners in British Columbia: Major Findings and Policy Implications*. 1986.
Blatt, R. *Small Business Advocacy Report No. 10, New Small Businesses*. 1986.
Chamberlain, L. *Small Business Development Report No. 43, New Small Businesses*. 1991.
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Laventhol & Horwath. *Newly Formed Small Businesses in Ontario 1985-87*. 1988
Lorrain, J. and Raymond, L. *Les nouvelles entreprises Québécoises 1988*. 1988.
Priesnitz, W. *Women and Home-Based Business in Canada — An Investigation*. 1988.
Statistics Canada. *Enterprising Canadians: The Self-employed in Canada*. 1988.
Statistics Canada. *Labour Force Annual Averages, 1990*. 1991.
Stevenson, L. *An Investigation of the Entrepreneurial Experience of Women: Implications for Small Business Policy in Canada*. 1983.

OVERVIEW

According to 1990 Statistics Canada data, the majority of women-owned businesses (398,000 or 76.3%) were unincorporated. (Unincorporated businesses may include structures such as sole proprietorships, partnerships, registered businesses and cooperatives.)

Incorporation, however, is growing. In 1975, 23,000 or 12% of the 191,000 businesses owned by self-employed women were incorporated. By 1990, the number of incorporated businesses had increased more than five-fold to 123,000 or 23.7% of the total (521,000) and almost double the 1975 percentage.

This 100,000 increase in the number of incorporated businesses owned by self-employed women reflected a growth rate of 434.8% over the 15-year period.

Two studies which are reasonably consistent with the earlier Statistics Canada data are the B.C. Women's Programs survey (1,000 women business owners) which found that 13.2% of the businesses were incorporated, and the Quebec survey by Lorrain and Raymond (65 women-owned businesses) which found that 12.9% were incorporated and 77.4% were operated as a sole proprietorship.

Findings from independent surveys in the Maritimes, Ontario and the Yukon had significantly different findings than those reported by Statistics Canada. It is not known whether these surveys reflect a bias towards larger and/or more established businesses or whether there are regional differences.

The Stevenson survey in the Maritimes (447 women-owned businesses) found that 43% of the businesses were incorporated. Calculations based on information provided in the Laventhol and Horwath survey in Ontario (about 285 newly-formed women-owned businesses), suggest that about 63% of the businesses were incorporated. The JM Consulting survey of 183 women-owned businesses in the Yukon found that 41.4% were sole proprietorships, 31.6% were incorporated and 26.4% were set up as a partnership.

Two Ontario surveys (Blatt: 1986; Chamberlain: 1991) which included only persons starting unincorporated businesses, found that about three-quarters of the women were establishing proprietorships and the rest partnerships.

According to the Priesnitz study of 530 home-based women-owned businesses in Canada, 16% of the businesses were incorporated.

DETAILS

Structure of Businesses Owned by Self-Employed Women for Selected Years (000s)

	Unincorporated		Incorporated	
	(000s)	%	(000s)	%
Women				
1975	168	88.0%	23	12.0%
1980	271	84.7%	49	15.3%
1985	346	80.3%	85	19.7%
1990	397	76.3%	123	23.7%
15-year growth (1975 - 1990)	229	136.3%	100	434.8%
Men				
1975	610	74.4%	210	25.6%
1980	665	67.2%	325	32.8%
1985	735	75.7%	383	34.3%
1990	757	61.5%	473	38.5%
15-year growth (1975 - 1990)	147	24.1%	263	125.3%

Sources: Statistics Canada, *Enterprising Canadians: The Self-employed in Canada*. October 1988.
Statistics Canada, *Labour Force Annual Averages, 1990*. February 1991.

Structure of Women-Owned Businesses by Selected Surveys

	Yukon	B.C.	Quebec		Maritimes[1]
			Women	Men	
Sole proprietorship	31.6%	65.1%	77.4%	43.4%	39.8%
Partnership					
Unspecified			8.1%	13.8%	17.2%
General	20.1%	12.6%			
Limited	6.3%	9.1%			
Corporation	41.4%	13.2%	12.9%	12.9%	43.0%
Other			1.6%	3.2%	

1 Stevenson.

Sources: B.C. Women's Programs. *Survey of Women Business Owners in British Columbia: Major Findings and Policy Implications*. April 1986.

JM Consulting. *The Results from the Survey of Women in Business in the Yukon*. July 1988.

Lorrain, J. and Raymond, L. *Les nouvelles entreprises Québécoises 1988*. September 1988.

Stevenson, L. *An Investigation of the Entrepreneurial Experience of Women: Implications for Small Business Policy in Canada*. November 1983.

KEY FINDINGS

THE AVERAGE AGE OF BUSINESSES OWNED BY WOMEN IS 6.8 YEARS.

SCOPE

National, Alberta, British Columbia, Manitoba, Maritimes, Ontario, Quebec, Yukon.

SOURCES

B.C. Women's Programs. *Survey of Women Business Owners in British Columbia: Major Findings and Policy Implications*. 1986.
Belcourt, M., Burke, R. and Lee-Gosselin, H. *The Glass Box: Women Business Owners in Canada*. 1991.
Brown, J. *Creating the New Economy: Women Entrepreneurs in Manitoba*. 1988.
Collerette, P. and Aubry, P. *Le profil de la femme d'affaires au Québec, suivi sur l'évolution du profil rapport de la troisième année: 1988*. 1989.
JM Consulting. *The Results from the Survey of Women in Business in the Yukon*. 1988.
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Stevenson, L. *An Investigation of the Entrepreneurial Experience of Women: Implication for Small Business Policy in Canada*. 1983.

OVERVIEW

According to Statistics Canada, the average length of ownership of women-owned businesses was 6.8 years in 1990 up from 6 years in 1986. These figures are reasonably comparable to the 6.3-year average reported by the New Venture study which included 102 businesses owned by Albertan women.

Women operating with paid help tend to have been in business longer than those operating without paid help (8.3 years; 6.1 years) and those with incorporated businesses have usually been business owners longer than those with unincorporated businesses (8.5 years; 8.0 years).

On the whole, Statistics Canada information shows women-owned businesses to be younger than do the findings of selected independent surveys. Note that since some surveys use "age of business" as the criterion while others (including Statistics Canada) use "length of ownership" as the criterion, a straight comparison of data is not always possible as the business may have been in operation with a previous owner.

Home-based businesses tend to be younger than women-owned businesses in general. According to the Priesnitz study of 530 women-owned home-based businesses in Canada, 22% had been in operation less than 2 years, 63% had been in business from 2 to 5 years, and 15% had operated for more than 5 years.

A higher percentage (46.9%) of all businesses less than one year old (1986 data) are owned by women than of businesses one year old or older (Statistics Canada).

Average Length of Business Ownership (in Years), by Gender, by Selected Business Characteristics, Canada

	Women		Men	
	1986	1990	1986	1990
All businesses	6.0	6.8	12.0	11.7
With paid help	8.2	8.3	12.0	12.1
Without paid help	5.0	6.1	12.0	11.3
All incorporated businesses	7.8	8.1	10.8	10.7
With paid help	8.5	8.5	11.3	11.4
Without paid help	6.5	6.4	8.9	8.1
All unincorporated businesses	5.5	6.4	12.6	12.3
With paid help	8.0	8.0	13.0	13.1
Without paid help	4.9	6.0	12.4	11.9

Sources: Statistics Canada, *Enterprising Canadians: The Self-employed in Canada*. October 1988.
Statistics Canada, *Labour Force Annual Averages, 1990* (unpublished data).

Number of Years Business in Operation (Manitoba)

	Active Ventures	Failed Ventures
Less than 1 year	19.0%	0.0%
1 - 2 years	16.8%	25.0%
2 - 5 years	31.4%	75.0%
5 - 10 years	20.4%	0.0%
10 years or more	12.4%	0.0%

Source: Brown, J. *Creating the New Economy: Women Entrepreneurs in Manitoba*. 1988.

Length of Ownership of Businesses Owned by Women

National[1]	Less than 1 year		32.3%
	1 - 5 years		30.8%
	6 - 10 years		16.9%
	11 - 20 years		13.0%
	Over 20 years		7.0%
National[2]	Less than 2 years		18 %
	2 - 5 years		25 %
	6 - 10 years		26 %
	11 - 15 years		23 %
	16 - 19 years[3]		7.5%
	20 years and over		.5%
Yukon	Less than 1 year[4]		2.9%
	1 - 4 years		52.0%
	5 - 9 years		25.1%
	10 years or more		20.0%
British Columbia	Less than 2 years		19.8%
	2 - 4 years		36.7%
	5 - 9 years		26.8%
	10 years and over		16.7%
Ontario	Less than 3 years		46.6%
	4 - 5 years		41.4%
	6 years and over		12.0%
		1987	1988
Quebec[5]	Less than 3 years	13%	5%
	3 to 5 years	34%	29%
	6 - 10 years	34%	37%
	11 - 15 years	11%	18%
	Over 15 years	8%	11%
Maritimes[6]	Less than 2 years		14.7%
	2 - 5 years		35.1%
	6 - 10 years		26.7%
	11 - 20 years		13.6%
	20 years and over		10.0%

1 Statistics Canada.

2 Belcourt et al.

3 The Belcourt et al report did not provide figures for this time period. This figure was calculated based on information provided in the report.

4 The JM Consulting report states that the low number of responses in business for 1 year or less may be more a reflection of the survey.

5 These figures covered the same group of businesses as part of a series of surveys therefore the businesses will show an ageing trend over time.

6 Stevenson.

Sources: B.C. Women's Programs. *Survey of Women Business Owners in British Columbia: Major Findings and Policy Implications*. 1986.

Belcourt, M., Burke, R. and Lee-Gosselin, H. *The Glass Box: Women Business Owners in Canada*. February 1991.

Collerette, P. and Aubry, P. *Le profil de la femme d'affaires au Québec, suivi sur l'évolution du profil rapport de la troisième année: 1988*. 1989.

Laventhol and Horwath. *Newly-Formed Small Businesses in Ontario 1985-87*. August 1988.

Statistics Canada. *Enterprising Canadians: The Self-employed in Canada*. 1988.

Stevenson, L. *An Investigation of the Entrepreneurial Experience of Women: Implication for Small Business Policy in Canada*. 1983.

SURVIVAL RATE

KEY FINDINGS

IN 1983, 40% OF WOMEN-OWNED BUSINESSES SURVEYED AS NEW BUSINESSES IN 1978 WERE STILL IN OPERATION, A FIGURE HIGHER THAN THE DUN AND BRADSTREET NATIONAL AVERAGE OF 25 - 30%.

SCOPE

National, Ontario.

SOURCES

Small Business Secretariat (Canada). *Canadian Women Owner/Managers*. 1982.
White, J. *The Rise of Female Capitalism - Women as Entrepreneurs*. 1984.

OVERVIEW

In 1978, White conducted a survey which included 1,364 women-owned businesses across Canada. In 1981, White found that 644 or 47% of these businesses were still in operation. A follow-up survey in 1983 found that 40% of the 1,364 were still in business.

White commented that when his findings are compared to Dun and Bradstreet's data for the economy as a whole (70 - 75% failure rate over five years), "women are consistently more successful in surviving in their small business."

A Queen's University study (for Small Business Secretariat) of some 275 women-owned businesses in Ontario included a sample of 23 which were no longer in business. Of this group, 18 had gone bankrupt, one was in receivership and the balance had voluntarily discontinued operations.

DETAILS

Business Survival Rates, by Gender

	Women	Men	All
White:			
After 3 years of operation (1978 - 81)	47%	25%	
After 5 years of operation (1978 - 83)		40%	n/a
Dun and Bradstreet (from the White study):			
After 5 years of operation			25 - 30%

Source: White, J. *The Rise of Female Capitalism - Women as Entrepreneurs*. Spring 1984.

KEY FINDINGS

FOUR KEY SUCCESS FACTORS WERE IDENTIFIED: PLANNING TIME INVESTED, USE OF ADVISORS, MANAGEMENT TRAINING, INCOME EXPECTATIONS.

SCOPE

National, Maritimes, Quebec.

SOURCES

Collerette, P. and Aubry, P. *Le profil de la femme d'affaires au Québec en 1986*. 1987.
Stevenson, L. *An Investigation of the Entrepreneurial Experience of Women: Implications for Small Business Policy in Canada*. 1983.
White, J. *The Rise of Female Capitalism - Women as Entrepreneurs*. 1984.

OVERVIEW

White identified four key factors which differentiated the successful woman entrepreneur from the unsuccessful one: amount of time spent planning the start-up of the business; extent to which professional advisors were used during the pre-start planning stage; amount of emphasis on management training both before and after the start of a business; and income expectations of the entrepreneur.

According to White's research, successful women entrepreneurs had spent 6 to 10 months researching and preparing for their businesses, 90% had used professional advisors such as lawyers and accountants during the planning stages, almost 70% had taken business-related courses before launching their business and regularly read books or periodicals dealing with management issues, and more than 50% began with modest expectations of income and were willing to wait patiently for success.

From detailed interviews held with seven women business owners from the Maritimes, Stevenson identified several key success factors. These were: having self-confidence and faith in one's abilities; having sound pre-start plans based on a thorough research of the market, the product and the consumer and including the setting of goals; having dedication, determination and persistence; having adequate financial backing; having people to provide support and encouragement; and having a great deal of fortitude.

In the first of a series of surveys of a group of women entrepreneurs in Quebec, Collerette and Aubry asked respondents to indicate the relative contribution to success of a number of traits and factors. The factors perceived by the respondents as being most important to the success of their businesses were: the quality of the product or service; the level of customer service offered.

The three traits perceived by the respondents as contributing the most to the success of a woman in business were: determination; the desire to succeed; good communication skills.

Comparison of Factors Affecting Success for Successful and Unsuccessful Women-Owned Businesses

	Successful Businesses	Unsuccessful Businesses
Success Factor:		
Amount of pre-start planning	6 - 10 months	less than 4 months
Use of professional advisors at pre-start stage	90%	25%
Extent of management training:		
• Took business-related courses before starting the business	70%	10%
• Regularly read books and periodicals dealing with business management	70%	10%
First year income expectations	50% +; $12,000	36%; $40,000

Source: White, J. The Rise of Female Capitalism - Women as Entrepreneurs. Spring 1984.

Degree to Which Success Factors/Traits Contribute to the Success of a Women-Owned Business as Perceived by Women Entrepreneurs, Quebec

	Much	Moderately	Little
Factors:			
Quality of service	90%	8%	2%
Customer service	85%	6%	9%
Good planning	68%	25%	6%
Good staff relations	66%	22%	12%
Staff expertise	56%	22%	22%
Price of product/service	55%	36%	9%
Well-located sales outlets	45%	27%	28%
Good publicity/promotion/public relations	27%	36%	37%
Traits:			
Determination	87%	12%	1%
Desire to succeed	84%	14%	1%
Good communication skills	82%	17%	1%
Self-discipline	76%	22%	2%
Leadership	64%	33%	3%
Strong personality	63%	34%	3%
Creativity	62%	34%	4%
Willingness to take a risk	55%	35%	9%
Intuition	52%	39%	9%
Rational thinking	43%	50%	7%

Source: Collerette, P. and Aubry, P. *Le profil de la femme d'affaires au Québec en 1986*. April 1987.

GROSS REVENUES

KEY FINDINGS

A VARIETY OF SURVEYS SHOWED THE MAJORITY OF ALL TYPES OF WOMEN-OWNED BUSINESSES IN CANADA AS HAVING GROSS REVENUES (SALES) UNDER $100,000; HOME-BASED BUSINESSES (25 - 50% OF ALL WOMEN-OWNED BUSINESSES), UNDER $15,000.

SCOPE

National, British Columbia, Maritimes, Ontario, Quebec, Yukon.

SOURCES

B.C. Women's Programs. *Survey of Women Business Owners in British Columbia: Major Findings and Policy Implications*. April 1986.

Collerette, P. and Aubry, P. *Le profil de la femme d'affaires au Québec en 1986*. April 1987.

— *Le cheminement socio-économique de la propriétaire-dirigeante d'entreprise au Québec*. 1988.

— *Le profil de la femme d'affaires au Québec, suivi sur l'évolution du profil rapport de la troisième année: 1988*. 1989.

JM Consulting. *The Results from the Survey of Women in Business in the Yukon*. 1988.

Laventhol & Horwath. *Newly-Formed Businesses in Ontario 1985-87*. 1988.

Lavoie, D. *Women Entrepreneurs: Building a Stronger Canadian Economy*. 1988.

Lorrain, J. and Raymond, L. *Les nouvelles entreprises Québécoises 1988*. 1988.

Priesnitz, W. *Women and Home-Based Businesses In Canada — An Investigation*. 1988.

Stevenson, L. *An Investigation of the Entrepreneurial Experience of Women: Implications for Small Business Policy in Canada*. November 1983.

OVERVIEW

Regional, yearly and sample variances make it difficult to ascertain accurate average gross revenue (sales), other than to note the predominance of earnings in the lower levels.

The Collerette and Aubry three-year series of surveys of women business owners in Quebec indicate a shift from the lower to higher income categories.

Variances in the structuring of a home-based business and in goals of the owner likely account for substantially lower gross revenue.

Gross Revenues Earned by Women-Owned Businesses (British Columbia, Ontario, Maritimes)

	Range	%
B.C. (1986)	$0 - 49,000	58.1%
	$50,000 - 99,000	17.1%
	$100,000 - 249,000	13.9%
	$250,000 - 499,000	5.8%
	$500,000 - 999,000	2.7%
	$1 million and over	2.4%
Ontario (1988)	Under $100,000	40%
	$100 - 1 million	25%
	$1 - 2 million	11%
	Over $2 million	12%
Maritimes[1] (1983)	$10,000 - 60,000	33.3%
	$60,000 - 105,000	13.6%
	$105,000 - 255,000	26.8%
	$255,000 - 500,000	11.0%
	$500,000 - 2 million	5.1%
	Over $2 million	0.4%
	No response	9.6%

1 Stevenson.

Sources: B.C. Women's Programs. *Survey of Women Business Owners in British Columbia: Major Findings and Policy Implications*. April 1986.

Laventhol & Horvath. *Newly-Formed Businesses in Ontario 1985-87*. August 1988.

Stevenson, L. *An Investigation of the Entrepreneurial Experience of Women: Implications for Small Business Policy in Canada*. November 1983.

Gross Revenues Earned by Women-Owned Businesses (Quebec)

Range	1987	1988	1989
None	6.5%	—	—
Less than $25,000	22.8%	19.8%	15.9%
$25,000 - 49,999	13.1%	15.1%	11.4%
$50,000 - 99,999	15.6%	18.5%	18.2%
$100,000 - 149,999	11.5%	14.1%	19.1%
$150,000 - 199,999	8.0%	6.7%	6.4%
$200,000 - 499,999	13.4%	16.8%	18.6%
$500,000 - 999,999	5.3%	6.0%	6.8%
$1 million and over	3.9%	3.0%	3.6%

Sources: Collerette, P. and Aubry, P. *Le profil de la femme d'affaires au Québec en 1986*. April 1987.

— *Le cheminement socio-économique de la propriétaire-dirigeante d'entreprise au Québec*. February 1988.

— *Le profil de la femme d'affaires au Québec, suivi sur l'évolution du profil rapport de la troisième année: 1988, 1989*.

Comparison of Gross Revenues for First Year of Operation with 1987 Revenues (Yukon)

	First Year[1]	1987	Change
Under $10,000	20.4%	14.9%	-5.5%
$10,000 - $25,000	13.0%	9.8%	-3.2%
$25,001 - $49,999	10.5%	8.0%	-2.5%
$50,000 - $75,000	4.3%	7.5%	+3.2%
$75,001 - $99,999	4.9%	4.6%	-0.3%
$100,000 - $199,999	6.2%	8.0%	+1.8%
$200,000 - $249,999	0.6%	1.7%	+1.1%
$250,000 - $499,999	3.7%	5.2%	+1.5%
$500,000 - $999,999	2.5%	5.2%	+2.7%
over $1 million	0.6%	4.6%	+4.0%

1 Adjusted to 1988 dollars. The date of first year varies from business to business.

Source: JM Consulting. *The Results from the Survey of Women in Business in the Yukon*. July 1988.

Annual Business Revenues, by Gender (Quebec)

	Women	Men
Average annual revenue	$45,767	$328,532
Median annual revenue	$23,000	$66,000
Minimum annual revenue	$300	$0
Maximum annual revenue	$300,000	$5,000,000
Sample size:	43	124

Note: 33% of women and 23% of men surveyed did not provide revenue figures.

Source: Lorrain, J. and Raymond, L. *Les nouvelles entreprises Québécoises 1988*. September 1988.

Change in Annual Business Revenues of Women-Owned Manufacturing Businesses Over a 5-year period (Quebec)

	1979	1983	Change
Less than $50,000	18.8%	18.8%	0
$50,000 - $ 75,000	12.5%	8.4%	-4.1%
$75,001 - $100,000	9.4%	8.4%	-1.0%
$100,001 - $200,000	6.2%	12.6%	+6.4%
$200, 001 - $300,000	8.0%	4.2%	-3.8%
$300,001 - $500,000	3.2%	12.6%	+9.4%
$500,001 - $1,000,000	4.8%	9.6%	+4.8%
More than $1 million	6.4%	11.2%	+4.8%

Note: The results reflect the recession of the early 1980s.

Source: Lavoie, D. *Women Entrepreneurs: Building a Stronger Canadian Economy*. February 1988.

Gross Annual Income (Sales) of Home-Based Businesses, by Percentage of Respondents

Under $5,000	22%
$5,000 - 15,000	33%
$15,000 - 50,000	37%
$50,000 - 100,000	7%
Above $100,000	1%

Source: Priesnitz, W. *Women and Home-Based Businesses In Canada — An Investigation*. November 1988.

KEY FINDINGS

GOVERNMENT STATISTICS INDICATE THAT WOMEN WITH INCORPORATED BUSINESSES EARN MORE THAN WOMEN WITH UNINCORPORATED BUSINESSES.

SCOPE

National, Quebec.

SOURCES

Belcourt, M., Burke, R. and Lee-Gosselin, H. *The Glass Box: Women Business Owners in Canada*. 1991.
Collerette, P. and Aubry, P. *Le cheminement socio-économique de la propriétaire-dirigeante d'entreprise au Québec*. 1988.
Revenue Canada Taxation. *1990 Taxation Statistics, Analyzing the Returns of Individuals for the 1988 Taxation Year, Table 4*.
Statistics Canada. *Enterprising Canadians: The Self-employed in Canada*. 1988.

OVERVIEW

Table 4 from Revenue Canada's Taxation Statistics lists data by age and gender from all returns filed by individuals, whether or not the individual had taxable income to report.

The "self-employment income" categories listed in Table 4 are: Net Business Income, Net Professional Income, Net Commission Income, Net Farming Income and Net Fishing Income. Since self-employment income earned by women with incorporated businesses is listed under the "income from employment" section on an individual's Income Tax Return, the self-employment income figures shown in Table 4 include only amounts from unincorporated businesses.

Any evaluation of self-employment income data from Table 4 should take into consideration the many factors which may distort income levels such as type of industry, full-time versus part-time business, and exclusion from the data of income figures for incorporated businesses. As well, the net income of a home-based business may be artificially low due to capitalization and expense structures that may differ from those of businesses operating outside the home.

According to Revenue Canada, the average net self-employment income for women with unincorporated businesses was $6,078 in 1988. Women from ages 35 - 39 had the highest average self-employment income level ($7,059); 73% of women with unincorporated businesses earned a net self-employment income of at least $6,000.

Self-employed professional women had substantially higher income levels ($13,916 in 1988) than women with other types of self-employment income (business income; commission income; farming income; or fishing income).

The average earnings data reported by Statistics Canada were obtained from its Survey of Consumer Finances, an annual supplement to the Labour Force Surveys. The reported earnings from this source tend to be higher than the averages reported by Revenue Canada because they also include income from:

- self-employed persons with incorporated businesses
- sources other than self-employment such as outside employment or investments.

According to the Statistics Canada data, self-employed women with paid help earned more than twice the income of women operating on their own, as did those with incorporated versus those with unincorporated businesses.

The Belcourt et al study of 193 women chief executive officers and presidents listed with Dun and Bradstreet reported that 80% of respondents earned less than $50,000 with 20% earning between $30,000 and $50,000 and one third receiving no income at all.

The second in a series of studies by Collerette and Aubry of a group of women entrepreneurs in Quebec found that 33% earned less than $25,000 with about the same percentage (41%) earning less than $10,000 as those earning in the $10 - 25,000 range (42%). The average gross personal income from self-employment was about $17,000.

DETAILS

Average Net Self-Employment Income of Persons With Unincorporated Businesses, by Gender, by Age, (1988 Taxation Year[1])

		Women		Men	
		%	$	%	$
All Self-Employed		100	6,078	100	12,501
Age:	Under 25	.9	3,753	.8	4,876
	20 - 24	4.9	3,837	4.3	5,682
	25 - 29	11.5	5,090	10.0	6,937
	30 - 34	16.8	6,165	12.7	11,973
	35 - 39	16.2	7,059	14.1	13,925
	40 - 44	14.7	6,575	13.1	11,685
	45 - 49	11.1	6,611	11.3	16,364
	50 - 54	7.9	6,678	9.3	14,203
	55 - 59	6.3	6,345	8.7	14,024
	60 - 64	4.6	5,336	6.9	12,450
	65 - 69	2.6	4,951	4.6	11,398
	70 - 74	1.3	3,718	2.5	5,407
	75 and over	1.2	2,980	1.7	4,252

1 Based on all income tax returns filed therefore includes persons with zero or negative self-employment income.

Source: Revenue Canada Taxation. *1990 Taxation Statistics, Analyzing the Returns for the 1988 Taxation Year, Table 4.*

Average Net Income from Self-Employment (Unincorporated Businesses) Based on all Returns Filed, by Self-Employment Class, by Gender (1988 Earnings)

	Women	Men
All self-employed	$6,078	$12,501
Business Income	$4,523	$7,716
Professional Income	$13,916	$39,229
Commission Income	$5,642	$10,019
Farming Income	$3,663	$5,255
Fishing Income	$4,560	$10,077

Source: Revenue Canada Taxation. *1990 Taxation Statistics, Analyzing the Returns for the 1988 Taxation Year, Table 4.*

Average Earnings[1] (Includes Incorporated and Unincorporated Businesses) by Nature of Self-Employment, by Gender (1985 Earnings)

	Women			Men		
	All Self-Employed	With Paid Help	Without Paid Help	All Self-Employed	With Paid Help	Without Paid Help
All ages	$10,800	$17,800	$7,500	$24,800	$30,900	$17,800
Under 25 years	3,700	11,000	3,100	9,000	15,900	7,400
25 - 44 years	12,700	20,500	8,300	25,900	30,400	20,300
45 - 64 years	11,800	14,100	10,300	26,600	32,800	18,200
65 and over	10,600	18,700	5,000	16,700	25,500	10,800

1 Earnings include gross wages and salary before deductions plus net income from self-employment.

Source: Statistics Canada, *Enterprising Canadians: The Self-employed in Canada*. October 1988.

Average Earnings[1] by Selected Business Characteristics (1985 Earnings)

	Women	Men
All self-employed	$10,800	$24,800
With paid help	$17,800	$30,900
Without paid help	$7,500	$17,800
Incorporated	$18,000	$28,000
Unincorporated	$8,400	$20,900

1 Earnings include gross wages and salary before deductions plus net income from self-employment.

Source: Statistics Canada, *Enterprising Canadians: The Self-employed in Canada*. October 1988.

Earnings from Self-Employment (Includes Incorporated and Unincorporated Businesses) by Use of Paid Help, by Gender, (1985 Earnings[1])

	Women			Men		
	All Self-Employed	With Paid Help	Without Paid Help	All Self-Employed	With Paid Help	Without Paid Help
Less than $5,000	43.7%	15.3%	57.3%	12.0%	4.8%	20.4%
$ 5,000 - 9,999	20.0%	21.7%	19.2%	14.4%	10.5%	19.0%
$10,000 - 14,999	11.9%	18.5%	8.7%	14.9%	12.7%	17.5%
$15,000 - 19,999	8.4%	14.4%	5.5%	12.1%	13.3%	10.7%
$20,000 - 24,999	4.6%	8.9%	2.5%	10.6%	11.7%	9.4%
$25,000 - 29,999	4.2%	8.6%	2.1%	7.8%	9.2%	6.1%
$30,000 - 34,999	2.3%	—	2.2%	7.2%	9.0%	5.2%
$35,000 - 39,999	1.3%	—	—	5.0%	6.0%	3.7%
$40,000 - 49,999	1.2%	—	—	6.4%	9.0%	3.4%
$50,000 - 59,999	—	—	—	2.7%	3.9%	1.4%
$60,000 and over	1.7%	3.7%	—	6.8%	10.0%	3.2%

1 Earnings include gross wages and salaries before deductions plus net income from self-employment.

Source: Statistics Canada, *Enterprising Canadians: The Self-employed in Canada*. October 1986.

Gross Personal Income (Net Business Income) from Self-Employment by Women Entrepreneurs (Quebec, 1986 Earnings)

Less than $10,000	41.1%
$10,000 - 24,999	42.5%
$25,000 - 49,999	12.5%
$50,000 - 74,999	2.4%
$75,000 and over	1.4%
Average	$17,000

Source: Collerette, P. and Aubry, P. *Le cheminement socio-économique de la propriétaire-dirigeante d'entreprise au Québec*. February 1988.

HOURS WORKED

KEY FINDINGS

ON THE AVERAGE, ABOUT 60% OF SELF-EMPLOYED WOMEN IN CANADA WORK FULL-TIME (30 HOURS OR MORE PER WEEK) IN THEIR BUSINESSES.

SCOPE

National, Alberta, British Columbia, Manitoba, Quebec.

SOURCES

B.C. Women's Programs. *Survey of Women Business Owners in British Columbia: Major Findings and Policy Implications*. 1986.
Belcourt, M., Burke, R. and Lee-Gosselin, H. *The Glass Box: Women Business Owners in Canada*. 1988.
Brown, J. *Creating the New Economy: Women Entrepreneurs in Manitoba*. 1988.
Collerette, P. and Aubry, P. *Le profil de la femme d'affaires au Québec en 1986*. 1987.
Lorrain, J. and Raymond, L. *Les nouvelles entreprises Québécoises 1988*. 1988.
New Ventures Associates Ltd. *A Study of Barriers Faced by Albertan Women in Business*. 1990.
Priesnitz, W. *Women and Home-Based Business in Canada — An Investigation*. 1988.
Statistics Canada. *Enterprising Canadians: The Self-employed in Canada*. 1988.

OVERVIEW

Statistics Canada defines a full-time business as one in which the owner works 30 or more hours per week. According to their data, in 1986, 59.7% of self-employed women worked full-time in their businesses.

About one-third of those working on a full-time basis (almost 20% of all self-employed women) worked an average of 50 hours or more per week.

Self-employed women with incorporated businesses and those operating with paid help are more likely to work full-time than those with unincorporated businesses or those without paid help.

According to Statistics Canada, 79.1% of women business owners with incorporated businesses worked full-time versus only 54% of those with unincorporated businesses, and 80.3% of those with paid help worked full-time versus 49.8% of those without paid help.

The Statistics Canada data has also shown that women operating full-time businesses worked an average of 41.6 hours per week and women operating part-time businesses worked an average of 11 hours per week.

Several independent studies (which may have a built-in bias towards full-time businesses), showed a higher percentage of self-employed women working full-time than did Statistics Canada. Percentages ranged from 68.8% in the Brown study (which included 141 women business owners in Manitoba), to 90% in the national study by Belcourt et al. It is not known whether the independent studies used the same definition for "full-time" as was used in the Statistics Canada data.

The Collerette and Aubry study of 917 self-employed women in Quebec reported that self-employed women operating as sole proprietor tended to work more hours than those with a partner. Sixty-nine percent (69%) of sole proprietors worked 40 hours or more per week versus 51% of those operating with a partner.

According to the Lorrain and Raymond survey which included 65 women-owned businesses in Quebec, these self-employed women worked an average of 41 hours per week in their business and 59% worked 40 or more hours.

Women operating home-based businesses are more likely to operate part-time businesses than self-employed women in general. According to the Priesnitz study of 530 women owners of home-based businesses in Canada, 28% of the respondents worked 40 hours or more per week, and 37% worked from 20-40 hours per week.

DETAILS

Usual Hours Worked by Self-Employed Persons, by Business Structure, by Existence of Paid Help

	Women			Men		
	<30	30-49	>49	<30	30-49	>49
All businesses	40.7%	39.5%	19.8%	10.5%	42.1%	47.3%
Incorporated businesses	19.8%	50.0%	29.1%	4.0%	44.0%	51.9%
Unincorporated businesses	46.1%	37.0%	17.0%	14.0%	41.0%	44.8%
Businesses with paid help	19.7%	47.2%	33.1%	3.9%	41.8%	54.3%
Businesses without paid help	50.2%	36.3%	13.5%	17.9%	42.2%	40.0%

< = less than > = more than

Source: Statistics Canada, *Enterprising Canadians: The Self-employed in Canada*. October 1988.

Average Weekly Hours Worked by Self-Employed Persons, 1986

	Women	Men
Full-time businesses		
All self-employed	41.6	47.0
With paid help	44.8	48.6
Without paid help	39.4	45.0
Part-time businesses		
All self-employed	11.0	11.4
With paid help	13.5	14.3
Without paid help	11.4	10.8

Source: Statistics Canada, *Enterprising Canadians: The Self-employed in Canada*. October 1988.

Full-Time Versus Part-Time Businesses for Self-Employed Women as Reported by Various Independent Studies

	National	B.C.	Alberta	Manitoba
Full-time	90%	85.0%	88.4%	68.8%
Part-time	10%	15.0%	11.6%	31.2%

	Quebec[1]		Quebec[2]
	Sole proprietors	In partnership	
40 or more hours per week	69%	51%	50%
Less than 40 hours per week	31%	49%	50%

1 Collerette and Aubry.

2 Lorrain and Raymond.

Sources: B.C. Women's Programs. *Survey of Women Business Owners in British Columbia: Major Findings and Policy Implications*. April 1986.

Belcourt, M., Burke, R. and Lee-Gosselin, H. *The Glass Box: Women Business Owners in Canada*. February 1991.

Brown, J. *Creating the New Economy: Women Entrepreneurs in Manitoba*. October 1988.

Collerette, P. and Aubry, P. *Le profil de la femme d'affaires au Québec en 1986*. April 1987.

Lorrain, J. and Raymond, L. *Les nouvelles entreprises Québécoises 1988*. September 1988.

New Ventures Associates Ltd. *A Study of Barriers Faced by Albertan Women in Business*. August 1990.

USE OF PAID HELP

KEY FINDINGS

ACCORDING TO STATISTICS CANADA, IN 1990, 32.7% OF WOMEN-OWNED BUSINESSES HAD PAID HELP, UP FROM 23.6% IN 1975.

SCOPE

National, British Columbia, Manitoba, Maritimes, Ontario, Quebec, Yukon.

SOURCES

B.C. Women's Programs. *Survey of Women Business Owners in British Columbia: Major Findings and Policy Implications*. 1986.
Brown, J. *Creating the New Economy: Women Entrepreneurs in Manitoba*. 1988.
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JM Consulting. *The Results from the Survey of Women in Business in the Yukon*. 1988.
Laventhol and Horwath. *Newly-Formed Small Businesses in Ontario 1985-87*. 1988.
Statistics Canada. *Enterprising Canadians: The Self-employed in Canada*. 1988.
Statistics Canada. *Labour Force Annual Averages, 1990* (unpublished data).
Stevenson, L. *An Investigation of the Entrepreneurial Experience of Women: Implications for Small Business Policy in Canada*. 1983.

OVERVIEW

According to Statistics Canada, 32.7% of businesses owned by women had paid help in 1990, up from 23.6% in 1975. Incorporated businesses are far more likely to have paid employees than are unincorporated businesses, with 78.9% of incorporated businesses owned by women in 1990 having paid help versus only 18.4% of unincorporated businesses.

Although independent regional studies tend to reflect substantially higher percentages of women-owned businesses having paid employees (from 54.8% to 73.8%) than those reported by Statistics Canada, data from the latter source includes a significant percentage of businesses that do not usually have paid help, such as paper carriers or babysitters.

The survey by JM Consulting of 183 women-owned businesses in the Yukon, of which 41.4% were incorporated, found that 74.6% had paid help.

The B.C. Women's Programs survey of 1,000 women business owners (13.2% incorporated) from nine major centres in British Columbia found that 54.8% had hired help. The study also reported that 68% of the employees were part-time.

The Brown study, which included 141 self-employed women currently in business in Manitoba (27% incorporated), reported that 49.6% had full-time and/or part-time employees and 17% had help on a seasonal, contractual or commission-only basis. One-third of the businesses (33.4%) had no employees.

Based on calculations made from data provided in the Laventhol and Horwath survey of 1,055 newly-formed businesses in Ontario, 53% of women-owned businesses (of which 63% were incorporated) had 4 or less employees (including an unstated percentage of those with no employees), 36% had 5 - 19 employees and 11% had 20 or more.

The series of surveys by Collerette and Aubry of a number of women entrepreneurs in Quebec found that there had been a slight increase (from 68.3% to 72.1%) in the number of firms having employees between the second and third surveys.

The Stevenson survey of 447 women-owned businesses in the Maritimes (43% incorporated), found that 73.8% had employees.

DETAILS

Percentage of Businesses with Paid Help, by Gender

	Women-owned businesses	Men-owned businesses
National		
All businesses		
1975	23.6%	47.0%
1980	25.3%	49.0%
1985	30.2%	51.6%
1990	32.7%	50.9%
Unincorporated (1990)	18.9%	32.4%
Incorporated (1990)	78.9%	80.6%

Sources: Statistics Canada, *Enterprising Canadians: The Self-employed in Canada*, October 1988.
Statistics Canada, *Labour Force Annual Averages*, 1990 (unpublished data).

Percentage of Women-Owned Businesses with Paid Help

Yukon	74.6%
British Columbia	54.8%
Manitoba	66.6%[1]
Ontario	not stated
Quebec	
1988 study	72.1%
1989 study	68.3%
Maritimes[2]	73.8%

1 This comprises 49.6% with employees and 17% with hired assistance on a seasonal, contractual or commission-only basis.

2 Stevenson.

Sources: B.C. Women's Programs, *Survey of Women Business Owners in British Columbia: Major Findings and Policy Implications*, April 1986.
Brown, J. *Creating the New Economy: Women Entrepreneurs in Manitoba*, October 1988.
Collerette, P. and Aubry, P. *Le cheminement socio-économique de la propriétaire-dirigeante d'entreprise au Québec*, February 1988.
— *Le profil de la femme d'affaires au Québec, suivi sur l'évolution du profil rapport de la troisième année: 1988*, 1989.
Laventhol and Horwath, *Newly-Formed Small Businesses in Ontario 1985-87*, August 1988.
Stevenson, L. *An Investigation of the Entrepreneurial Experience of Women: Implications for Small Business Policy in Canada*, November 1983.

KEY FINDINGS

AMONG WOMEN-OWNED BUSINESSES SURVEYED THAT HAVE EMPLOYEES, THE MAJORITY EMPLOY FROM 1 TO 5 EMPLOYEES.

SCOPE

British Columbia, Manitoba, Maritimes, Ontario, Quebec, Yukon.

SOURCES

B.C. Women's Programs. *Survey of Women Business Owners in British Columbia: Major Findings and Policy Implications*. 1986.
Brown, J. *Creating the New Economy: Women Entrepreneurs in Manitoba*. 1988.
Collerette, P. and Aubry, P. *Le profil de la femme d'affaires au Québec en 1986*. 1987.
JM Consulting. *The Results of the Survey of Women in Business in the Yukon*. 1988.
Laventhol and Horwath. *Newly-Formed Small Businesses in Ontario 1985-87*. 1988.
Stevenson, L. *An Investigation of the Entrepreneurial Experience of Women: Implications for Small Business Policy in Canada*. 1983.

OVERVIEW

The survey by JM Consulting of 183 women-owned businesses in the Yukon found that 55.8% employed from 1 to 5 employees. This is slightly higher than the findings from the survey of 1,000 women entrepreneurs by the B.C. Women's Programs survey of 1,000 women business owners from nine major centres in British Columbia. That survey found that 46% of all women-owned businesses had from 1 to 4 employees, and there was an average of 6.7 employees among those businesses with hired help.

Seventy of 141 active women-owned businesses surveyed by Brown in Manitoba reported having employees on either a full- or part-time basis. Among these businesses, there was an average of 3.7 employees (2.0 full-time; 1.7 part-time).

Based on calculations from data in the Laventhol and Horwath survey of 1,055 newly-formed businesses in Ontario, 53% of the women-owned businesses had 4 or less employees (including an unstated percentage with no employees).

The first in a series of surveys by Collerette and Aubry of a number of women entrepreneurs in Quebec found that 63.6% of the businesses had from 1 to 5 employees.

The Stevenson survey of 447 women-owned businesses in the Maritimes found that 40% of manufacturing, 44.3% of retail and 36.2% of service businesses had from 1 to 4 employees.

Number of Employees in Women-Owned Businesses

Yukon	
None	25.4%
1 - 5	55.8%
6 - 15	14.8%
16 - 25	3.2%
26 - 50	0.9%

B.C.[1]	
None	45%
1	21%
2 - 3	18%
4 - 5	7%
6 - 19	6%
20 and over	1%
Not in business	2%

Ontario[2]	
0 - 4	53%
5 - 19	36%
20 and over	11%

Quebec	
None	13.3%
1 - 5	63.6%
6 - 25	19.0%
26 - 50	2.0%
51 - 100	0.9%
More than 100	1.2%

	Maritimes[3]		
	Manufacturing	Retail	Service
None	36.7%	42.9%	47.8%
1 - 4	40.0%	44.3%	36.2%
5 - 9	13.3%	10.0%	7.2%
10 - 19	10.0%	1.4%	7.2%
20 - 49	—	1.4%	1.4%

1 The B.C. report provided percentages based only on businesses with employees. The B.C. percentages in this table have been adjusted to include businesses with no employees, to allow for comparisons with the other surveys shown.

2 These are calculations made from information in the report.

3 Stevenson.

Sources: B.C. Women's Programs. *Survey of Women Business Owners in British Columbia: Major Findings and Policy Implications*. April 1986.

Collerette, P. and Aubry, P. *Le profil de la femme d'affaires au Québec en 1986*. April 1987.

JM Consulting. *The Results of the Survey of Women in Business in the Yukon*. July 1988.

Laventhol and Horwath. *Newly-Formed Small Businesses in Ontario 1985-87*. August 1988.

Stevenson, L. *An Investigation of the Entrepreneurial Experience of Women: Implications for Small Business Policy in Canada*. November 1983.

KEY FINDINGS

SELF-EMPLOYED WOMEN SURVEYED EXPRESSED MOST CONFIDENCE IN THEIR BUSINESS SKILLS IN THE AREAS OF PRODUCTION, OPERATIONS AND HUMAN RESOURCES, AND LEAST CONFIDENCE IN THE AREAS OF FINANCIAL MANAGEMENT, ACCOUNTING AND MARKETING.

SCOPE

National, Alberta, Manitoba, Maritimes, Quebec.

SOURCES

Belcourt, M., Burke, R. and Lee-Gosselin, H. *The Glass Box: Women Business Owners in Canada*. 1991.
Brown, J. *Creating the New Economy: Women Entrepreneurs in Manitoba*. 1988.
Lavoie, D. *Women Entrepreneurs: Building a Stronger Canadian Economy*. 1984.
New Venture Associates Ltd. *A Study of Barriers Faced by Albertan Women in Business*. 1990.
Stevenson, L. *An Investigation of the Entrepreneurial Experience of Women: Implications for Small Business Policy in Canada*. 1983.

OVERVIEW

According to the Belcourt, Burke and Lee-Gosselin survey of 193 female chief executive officers and presidents listed with Dun and Bradstreet, 42.9% of the respondents who considered the function to be applicable, rated themselves as "very competent" or "extremely competent" in the area of Financial Management and Accounting. In comparison, 76.8% rated themselves as "very" or "extremely" competent in the Productions/Operations function.

The report also noted that more time was spent in the areas of greater (self-rated) competency but did not determine whether competency was a result of the time spent on the function, or whether the women tended to spend more time in those areas where a greater level of competency was felt.

According to the Brown survey of 141 present, 31 potential and 8 former women business owners in Manitoba, financing and financial management were also listed as the major problem areas women entrepreneurs encountered in the marketplace. This was followed by selling and marketing skills, and interpersonal and personal skills.

With regard to skills development, for present business owners budgeting and financial projection were rated as the most difficult business management skills to develop.

Design of a strategy to obtain financing was ranked by present business owners as the second most difficult skill to develop; 34% had not tried to develop the skill.

For potential and former business owners, design of a strategy to obtain financing was ranked as the most difficult skill to develop and 57% of potential owners and 25% of former owners had not tried to develop the skill.

Budgeting and financial projections were ranked by potential owners as the second-most difficult skills to develop and former owners ranked them third after development of a marketing strategy.

The Stevenson survey of a number of randomly selected women business owners in the Maritime provinces reported that most respondents felt their greatest strengths were in managing the "internal" aspects of the business such as interpersonal and organizational functions and staff.

Stevenson found that the greatest weaknesses were in accounting and in the planning functions including long-range planning, marketing and financial planning activities.

The Alberta survey by New Ventures which included 103 self-employed women, found that women rated themselves less capable in their business skills, their knowledge and experience relating to the handling of finances, their marketing abilities, and their ability to deal with customers.

Lavoie's survey of 72 women entrepreneurs in the manufacturing sector in Quebec found that the respondents considered themselves to be strong in the human resources function and in the delegation and distribution of tasks, but were lacking in financial, marketing and advertising skills.

DETAILS

Self-Rated Competence of Self-Employed Women in Basic Managerial Functions Applicable to Their Role

	Extremely/Very Competent	Competent	Somewhat/ Not Very Competent
Financial Management and Accounting ...	42.9%	37.1%	20.0%
Office Management and Marketing.....	51.2%	39.4%	9.4%
Personnel and Labour Relations	56.1%	37.2%	6.7%
Marketing and Public Relations	59.3%	28.1%	12.6%
Production/Operations	76.8%	21.3%	1.9%

Source: Belcourt, M., Burke, R. and Lee-Gosselin, H. *The Glass Box: Women Business Owners in Canada*. February 1991.

Difficulty Experienced by Women Entrepreneurs in Developing Business Management Skills by Percentage in Descending Order of Difficulty

	Very Difficult	Somewhat Difficult	Not At All Difficult
Business Management Skill			
Budgeting, financial projections	15%	56%	29%
Design of a strategy to obtain financing	20%	44%	36%
Development of a marketing strategy	15%	51%	34%
Employee recruitment, training and supervision .	21%	35%	44%
Personal organization.....	12%	54%	34%
Advertising and promotion	13%	48%	40%
Bookkeeping	12%	34%	54%
Pricing.....	10%	31%	59%
Recordkeeping.....	9%	32%	60%
Facilities/equipment	13%	13%	75%

Source: Brown, J. *Creating the New Economy: Women Entrepreneurs in Manitoba*. October 1988.

SATISFACTION WITH BUSINESS

KEY FINDINGS

STUDIES FOUND THAT THE MAJORITY OF WOMEN BUSINESS OWNERS (AS HIGH AS 96%) WERE SATISFIED WITH THEIR ROLE AS AN ENTREPRENEUR AND AT LEAST 85% WOULD START THEIR BUSINESS OVER AGAIN.

SCOPE

National, Maritimes, Quebec.

SOURCES

Belcourt, M., Burke, R. and Lee-Gosselin, H. *The Glass Box: Women Business Owners in Canada*. 1991.
Collerette, P. and Aubry, P. *Le profil de la femme d'affaires au Québec, suivi sur l'évolution du profil rapport de la troisième année: 1988*. 1989.
Lavoie, D. *Women Entrepreneurs: Building a Stronger Canadian Economy*. 1988.
Stevenson, L. *An Investigation of the Entrepreneurial Experience of Women: Implications for Small Business Policy in Canada*. 1983.

OVERVIEW

In their survey of 193 women chief executive officers and presidents listed with Dun and Bradstreet, Belcourt et al found that 93.6% were either very satisfied or rather satisfied in their role as an entrepreneur.

High levels of satisfaction were also found in three regional studies. In the third of their series of surveys of a number of Quebec women-owned businesses, Collerette and Aubry found that 81% seldom or never thought of quitting their business and 85.5% would do it all over again.

Another measure of satisfaction was reflected by the responses in the Collerette and Aubry survey to the question "What do you foresee doing with your enterprise in the next two years?": 73.9% of respondents wanted to expand or to maintain the present situation, while only 13.1% indicated a desire to sell the business and to quit the business world.

From her study of 72 women entrepreneurs in the Quebec manufacturing sector, Lavoie found that 96% were happy with their decision to go into business and their selection of an industry sector, and 90% would probably make the same choices if they had to do it again.

Stevenson's survey of a number of women entrepreneurs in the Maritimes found that 96.6% rated themselves as being moderately to very successful as a business owner.

Self-Rated Level of Satisfaction of Women Business Owners

National	Level of satisfaction in role as entrepreneur:	
	Very satisfied	69.4%
	Rather satisfied	24.2%
	Somewhat satisfied	6.5%
	Not satisfied	—
Quebec	Consider quitting the business:	
	Never	39%
	Sometimes	46%
	Often	10%
	Very often	5%
Maritimes[1]	Perceptions of success as a business owner:	
	Very successful	19.0%
	More than moderately successful	29.0%
	Moderately successful	47.6%
	Less than moderately successful	3.3%
	Not very successful	1.1%

1 Stevenson.

Sources: Belcourt, M., Burke, R. and Lee-Gosselin, H. *The Glass Box: Women Business Owners in Canada*. February 1991.

Collerette, P. and Aubry, P. *Le profil de la femme d'affaires au Québec, suivi sur l'évolution du profil rapport de la troisième année: 1988*. June 1989.

Stevenson, L. *An Investigation of the Entrepreneurial Experience of Women: Implications for Small Business Policy in Canada*. November 1983.

Satisfaction of Women Entrepreneurs as Expressed in Willingness to Make the Same Decision to Start a Business

	Quebec[1]	Quebec[2]
Would do it over again	85.5%	90%
Would start the business alone	35.7%	
Would start the business with partner(s)	64.3%	

1 Collerette and Aubry.

2 Lavoie.

Sources: Collerette, P. and Aubry, P. *Le profil de la femme d'affaires au Québec, suivi sur l'évolution du profil rapport de la troisième année: 1988*. June 1989.

Lavoie, D. *Women Entrepreneurs: Building a Stronger Canadian Economy*. February 1988.

Satisfaction of Women Entrepreneurs as Expressed by Business Intentions Over the Following Two Years, Quebec

Expanding	36.5%
Maintaining the present situation	37.4%
Decreasing the size of the enterprise	5.0%
Selling the enterprise and continuing in the business world	8.1%
Selling the enterprise and quitting the business world	13.1%

Sources: Collerette, P. and Aubry, P. *Le profil de la femme d'affaires au Québec, suivi sur l'évolution du profil rapport de la troisième année: 1988*. June 1989.

VIEWS OF NEGOTIATING

KEY FINDINGS

IN ONE STUDY, THE OVERALL ATTITUDE TOWARD NEGOTIATING WAS QUITE POSITIVE WHILE IN ANOTHER, LACK OF CONFIDENCE WAS EXPRESSED.

SCOPE

Alberta, Quebec.

SOURCES

Collerette, P. and Aubry, P. *Le profil de la femme d'affaires au Québec en 1986*. 1987.
New Ventures Associates Ltd. *A Study of Barriers Faced by Albertan Women in Business*. 1990.

OVERVIEW

The first in a series of studies by Collerette and Aubry of women entrepreneurs in Quebec (917 respondents) found that slightly more than half (53%) like to negotiate, and 99% reported that they often or always make out well in their negotiations.

Women operating as the sole business owner tended to like negotiating better than those operating in a partnership. The survey also found that there was a lower level of work-related stress among women who liked to negotiate.

A survey by New Ventures which included 103 women business owners in Alberta found that women rated themselves as lacking confidence in their negotiating skills.

DETAILS

Negotiating Experience of Self-Employed Women (Quebec)

Likes to negotiate:	
All businesses	53%
Sole proprietors	56%
In partnership	51%
Experiences little stress	56%
Does not like to negotiate:	
All businesses	47%
Sole proprietors	44%
In partnership	49%
Experiences little stress	44%
Success rate:	
Always makes out well	39%
Often makes out well	60%
Rarely makes out well	1%

Source: Collerette, P. and Aubry, P. *Le profil de la femme d'affaires au Québec en 1986*. April 1987.

EDUCATION LEVELS

KEY FINDINGS

A MINIMUM OF ONE-THIRD OF ALL SELF-EMPLOYED WOMEN IN CANADA HAVE SOME LEVEL OF POST-SECONDARY EDUCATION.

SCOPE

National, Alberta, British Columbia, Manitoba, Quebec, Yukon.

SOURCES

B.C. Women's Programs. *Survey of Women Business Owners in British Columbia: Major Findings and Policy Implications*. 1986.
Brown, J. *Creating the New Economy: Women Entrepreneurs in Manitoba*. 1988.
Collerette, P. and Aubry, P. *Le profil de la femme d'affaires au Québec en 1986*. 1987.
JM Consulting. *The Results from the Survey of Women in Business in the Yukon*. 1988.
New Ventures Associates Ltd. *A Study of Barriers Faced by Albertan Women in Business*. 1990.
Statistics Canada. *Enterprising Canadians: The Self-employed in Canada*. 1988.

OVERVIEW

According to Statistics Canada data gathered in the 1986 census, more than one-third (35.6%) of all self-employed women in Canada had some post-secondary education. The Statistics Canada data suggests that self-employed women have slightly less education than do other employed women.

Data from selected independent studies tend to report a significantly higher level of post-secondary education than indicated in the Statistics Canada data. The independent studies provide figures ranging from 52% (Quebec) to 70.6% (Alberta).

DETAILS

Education Levels for Selected Employed Groups, Canada, 1986

	Women		Men
	Employed by Others	Self-Employed	Self-Employed
No high school	7.4%	12.8%	19.0%
Some or complete high school	50.4%	52.1%	45.5%
Some post-secondary	11.4%	8.5%	7.5%
Post-secondary certificate or diploma	17.6%	14.3%	11.7%
University degree	13.2%	12.8%	16.4%

Source: Statistics Canada, *Enterprising Canadians: The Self-employed in Canada*. October 1988

Education Levels of Self-Employed Women

	Yukon 1988	B.C. 1986	Alberta 1990	Manitoba 1988	Quebec 1987
Some high school	15.4%	15.6%	11.8%	5.7%	15%
High school	30.9%	20.1%	17.6%	15.6%	41%
Some post-secondary	22.3%	25.3%	32.4%	26.2%	9%
Post-secondary diploma/degree	26.3%	26.8%	38.2%	39.0%	35%
Other (Postgraduate, technical)	5.1%	12.2%	n/a	13.5%	8%

Sources: B.C. Women's Programs. *Survey of Women Business Owners in British Columbia: Major Findings and Policy Implications*. April 1986.

Brown, J. *Creating the New Economy: Women Entrepreneurs in Manitoba*. October 1988.

Collerette, P. and Aubry, P. *Le profil de la femme d'affaires au Québec en 1986*. April 1987.

JM Consulting. *The Results from the Survey of Women in Business in the Yukon*. July 1988.

New Ventures Associates Ltd. *A Study of Barriers Faced by Albertan Women in Business*. August 1990.

MARITAL STATUS

KEY FINDINGS

ACCORDING TO STATISTICS CANADA, 68.3% OF SELF-EMPLOYED WOMEN WERE MARRIED, 19.3% WERE SINGLE (NEVER MARRIED), AND 11.9% WERE SEPARATED, DIVORCED OR WIDOWED.

SCOPE

National, British Columbia, Manitoba, Quebec, Yukon.

SOURCES

B.C. Women's Programs. *Survey of Women Business Owners in British Columbia: Major Findings and Policy Implications*. 1986.
Belcourt, M., Burke, R. and Lee-Gosselin, H. *The Glass Box: Women Business Owners in Canada*. 1991.
Brown, J. *Creating the New Economy: Women Entrepreneurs in Manitoba*. 1988.
Collerette, P. and Aubry, P. *Le profil de la femme d'affaires au Québec en 1986*. 1987.
— *Le cheminement socio-économique de la propriétaire-dirigeante d'entreprise au Québec 1987*. 1988
— *Le profil de la femme d'affaires au Québec, suivi sur l'évolution du profil rapport de la troisième année: 1988*. 1989.
JM Consulting. *The Results from the Survey of Women in Business in the Yukon*. 1988.
Lorrain, J. and Raymond, L. *Les nouvelles entreprises Québécoises 1988*. 1988.
Priesnitz, W. *Women and Home-Based Business in Canada — An Investigation*. 1988.
Statistics Canada. *Enterprising Canadians: The Self-employed in Canada*. 1988.

OVERVIEW

In combining Statistics Canada data with independent surveys, it would appear that approximately 60% of self-employed women are married, 20% are single (never married), 16% are separated or divorced and 4% are widowed.

Marital status data from a national study by Belcourt et al of 193 women business owners, from the B.C. Women's Program survey of 1,000 self-employed women, from the Brown survey which included 141 women business owners in Manitoba, and from the Lorrain and Raymond survey of 65 women business owners in Quebec suggest that about 57% to 62% of all self-employed women are married.

Significantly higher percentages of married self-employed women were found by the series of surveys by Collerette and Aubry in Quebec (75% - 77.2%) and the JM Consulting survey in the Yukon (78.4%).

According to the Priesnitz study of 530 women operating home-based businesses in Canada, 90% of the respondents were married, thus suggesting that women operating home-based businesses are more likely to be married than are self-employed women in general.

Marital Status of Self-Employed Persons, Canada, 1986

	Women			Men		
	Single	Married	Other	Single	Married	Other
All self-employed	19.3%	68.8%	11.9%	5.0%	82.0%	13.1%
Self-employed with paid help	6.7%	83.1%	10.3%	7.0%	88.8%	4.2%
Self-employed without paid help	24.8%	62.6%	12.6%	19.7%	74.6%	5.7%

Source: Statistics Canada, *Enterprising Canadians: The Self-employed in Canada*. October 1988.

Marital Status of Self-Employed Women

	National 1991	Yukon 1988	B.C. 1986	Manitoba 1988	Quebec 1988
Single (never married)	21%	9.7%	24.6%	16.4%	20.3%
Married (includes common law)	58%	78.4%	60.3%	62.3%	56.9%
Separated/Divorced	16%		18.0%	13.1%	18.5%
Widowed	4%		5.3%	4.3%	0.0%
Other[1]		11.9%			
No answer	1%				

1 "Other" figure includes separated, divorced and widowed.

Sources: B.C. Women's Programs. *Survey of Women Business Owners in British Columbia: Major Findings and Policy Implications*. April 1986.

Belcourt, M., Burke, R. and Lee-Gosselin, H. *The Glass Box: Women Business Owners in Canada*. February 1991.

Brown, J. *Creating the New Economy: Women Entrepreneurs in Manitoba*. October 1988.

JM Consulting. *The Results from the Survey of Women in Business in the Yukon*. July 1988.

Lorrain, J. and Raymond, L. *Les nouvelles entreprises Québécoises 1988*. September 1988.

Marital Status of Self-Employed Women (Quebec)

	1987	1988	1989
Single (never married)	12.8%	13.7%	11.2%
Married or common law	75.9%	75.0%	77.2%
Separated or divorced	6.6%	8.3%	8.0%
Widowed	4.7%	3.0%	3.6%
Sample size	898	300	234

Note: Although the three studies were based on the same group of self-employed women, not everyone participating in the first survey responded to the subsequent surveys. Therefore differences in the reported marital status of the women over the 3-year period may reflect sample differences rather than indicate a trend.

Sources: Collerette, P. and Aubry, P. *Le profil de la femme d'affaires au Québec en 1986*. April 1987.

— *Le cheminement socio-économique de la propriétaire-dirigeante d'entreprise au Québec 1987*. February 1988

— *Le profil de la femme d'affaires au Québec, suivi sur l'évolution du profil rapport de la troisième année: 1988*. June 1989.

NUMBER OF CHILDREN

KEY FINDINGS

VARYING WITH THE SURVEY, UP TO 75% OF SELF-EMPLOYED WOMEN IN CANADA HAVE CHILDREN LIVING AT HOME.

SCOPE

National, British Columbia, Manitoba, Maritimes, Quebec, Yukon.

SOURCES

B.C. Women's Programs. *Survey of Women Business Owners in British Columbia: Major Findings and Policy Implications*. 1986.
Belcourt, M., Burke, R. and Lee-Gosselin, H. *The Glass Box: Women Business Owners in Canada*. 1991.
Brown, J. *Creating the New Economy: Women Entrepreneurs in Manitoba*. 1988.
Collerette, P. and Aubry, P. *Le profil de la femme d'affaires au Québec en 1986*. 1987.
JM Consulting. *The Results from the Survey of Women in Business in the Yukon*. 1988.
Lorrain, J. and Raymond, L. *Les nouvelles entreprises Québécoises 1988*. 1988.
Priesnitz, W. *Women and Home-Based Businesses in Canada - An Investigation*. 1988.
Stevenson, L. *An Investigation of the Entrepreneurial Experience of Women: Implications for Small Business Policy in Canada*. 1983.

OVERVIEW

Based on various surveys of women business owners (Stevenson: 447 in the Maritimes; Brown: 141 present, 31 potential, 8 former owners in Manitoba; JM Consulting: 183 in the Yukon; B.C. Women's Program: 1,000), from 45.8% to 55.7% of women entrepreneurs had one or more children living at home. Conversely, almost one half of women entrepreneurs in these regions had no children at home.

Quebec women entrepreneurs surveyed were found to have larger families than self-employed women in other parts of Canada. The first in a series of surveys by Collerette and Aubry (917 women entrepreneurs) found that 74% had one or more children at home, and a survey by Lorrain and Raymond (65 self-employed women) found the figure to be 68%.

However, results of a national survey by Belcourt, Burke and Lee-Gosselin (193 women business owners) are identical to the Quebec figures, with 74.6% found to have had children at home when they started their business.

With regard to home-based businesses, the presence of children living at home has been found to be a major reason for establishing a business at home. The Priesnitz study of 530 women-owned home-based businesses in Canada found that almost 70% of women with home-based businesses had children living at home.

However, women with pre-schoolers were slightly less likely to start a business than those without pre-schoolers. The B.C. Women's Program survey of 1,000 women business owners found that 44% of women operating home-based businesses had pre-schoolers and Priesnitz found that 43% had children under the age of five years.

Number of Children[1] of Self-Employed Women

	Yukon[1]	Manitoba			Maritimes[2]	Quebec[3]	Quebec[4]
		Present	Potential	Previous			
Have no children	47.4%	50.0%	32.3%	37.5%	44.3%	25.4%	32%
Have children:	52.0%	50.0%	67.7%	62.5%	55.7%	74.6%	68%
1 child	16.6%	17.4%	22.6%	0.0%	19.1%	14.9%	16.2%
2 children	21.1%	25.4%	19.4%	25.0%	21.9%	25.1%	33.8%
3 or more:	14.3%	7.2%	25.8%	37.5%	14.7%	34.8%	18.0%
3 children					10.9%	17.9%	12.3%
4 children					3.8%	9.9%	
3 or 4	11.4%						
4 to 8							5.7%
5 children						6.5%	
5 or more	2.9%						
6 children						0.5%	
Not stated	0.6%						

1 The responses to the Yukon study and the two Quebec studies reflect the total number of children in the family, including those no longer at home. The Manitoba and Maritimes surveys reflect only those children still at home.

2 Stevenson.

3 Collerette and Aubry.

4 Lorrain and Raymond.

Sources: Brown, J. *Creating the New Economy: Women Entrepreneurs in Manitoba*. October, 1988.
Collerette, P. and Aubry, P. *Le profil de la femmes d'affaires au Québec en 1986*. April 1987.
JM Consulting. *The Results from the Survey of Women in Business in the Yukon*. September 1988.
Lorrain, J. and Raymond, L. *Les nouvelles entreprises Québécoises 1988*. September 1988.
Stevenson, L. *An Investigation of the Entrepreneurial Experience of Women: Implications for Small Business Policy in Canada*. November 1983.

AGE OF OWNER

KEY FINDINGS

IN 1990, APPROXIMATELY 3 OF EVERY 10 SELF-EMPLOYED WOMEN IN CANADA WERE IN THE 35 - 44 AGE GROUP, AND AT LEAST 5 IN 10 WERE IN THE 25 - 44 AGE GROUP.

SOURCE

National, British Columbia, Manitoba, Maritimes, Ontario, Quebec, Yukon.

SOURCES

B.C. Women's Programs. *Survey of Women Business Owners in British Columbia: Major Findings and Policy Implications*. 1986.
Belcourt, M., Burke, R. and Lee-Gosselin, H. *The Glass Box: Women Business Owners in Canada*. 1991.
Blatt, R. *Small Business Advocacy Report No. 10, New Small Businesses*. 1986.
Brown, J. *Creating the New Economy: Women Entrepreneurs in Manitoba*. 1988.
Collerette, P. and Aubry, P. *Le cheminement socio-économique de la propriétaire-dirigeante d'entreprise au Québec*. 1987.
JM Consulting. *The Results from the Survey of Women in Business in the Yukon*. 1988.
Statistics Canada. Enterprising Canadians: *The Self-employed in Canada*. 1988.
Statistics Canada. *Labour Force Annual Averages, 1990* (unpublished data).
Stevenson, L. *An Investigation of the Entrepreneurial Experience of Women: Implications for Small Business Policy in Canada*. 1983.

OVERVIEW

According to Statistics Canada, more self-employed women in 1990 were in the 35-44 age bracket than in any other single age bracket. This conclusion is generally supported by the findings of various independent regional surveys conducted between 1983 and 1988.

The Belcourt et al report, national in scope and based on a survey of 193 women chief executive officers and presidents listed with Dun and Bradstreet, suggests that self-employed women are most likely to be in the 25-36 age bracket.

One noteworthy statistic from Statistics Canada is that the number of self-employed women in 1990 under age 25 (52,000) was almost identical to the number of self-employed men of the same age range (54,000).

Statistics Canada figures also show that among employed Canadian women between the ages of 25 and 64, immigrant women were more likely to be self-employed than Canadian-born women.

Age of Self-Employed Persons, by Gender, by Number, by Percentage, Canada, 1975 and 1990

	Women				Men			
	1975		1990		1975		1990	
	000s	%	000s	%	000s	%	000s	%
15 - 24	39	20.4	52	10.0	49	6.0	54	4.4
25 - 34	40	20.9	127	24.3	165	20.1	262	21.3
35 - 44	38	19.9	165	31.6	203	24.8	368	30.0
45 - 54	38	19.9	107	20.5	210	25.6	274	22.3
55 - 64	25	13.1	54	10.3	141	17.2	195	15.9
65 & over	11	5.8	17	3.3	53	6.5	76	6.2

Sources: Statistics Canada, *Enterprising Canadians: The Self-employed in Canada*. October 1988.
Statistics Canada, *Labour Force Annual Averages, 1990* (unpublished data).

Age of Self-Employed Women by Percentage of All Self-Employed, by Selected Independent Studies

	National[1] 1991	B.C. 1986	Manitoba 1988	Quebec[2] 1988	Maritimes[3] 1983
15 - 24	14%	2.4%	3.6%	7.3%	1.1%
25 - 34	44%	30.8%	28.6%	46.2%	29.5%
35 - 44	26%	32.4%	40.7%	29.7%	40.4%
45 - 54	7%	19.5%	20.0%	11.6%	18.0%
55 - 64	5%	11.4%	5.7%	3.6%	4.4%
65 & over		3.6%	1.4%	1.7%	6.0%

1 Belcourt et al. The age groupings were: Under 25, 25-35, 36-45, 46-50, 50 plus.

2 Collerette and Aubry. The age groupings were: Under 25, 26-35, 36-45, 46-55, 56-65, over 65.

3 Stevenson. The age groupings were: Under 25, 25-35, 36-45, 46-55, 56-60, over 60.

Sources: B.C. Women's Programs. *Survey of Women Business Owners in British Columbia: Major Findings and Policy Implications*. April 1986.
Belcourt, M., Burke, R. and Lee-Gosselin, *H. The Glass Box: Women Business Owners in Canada*. February 1991.
Brown, J. Creating the New Economy: *Women Entrepreneurs in Manitoba*. October 1988.
Collerette, P. and Aubry, P. *Le cheminement socio-économique de la proprétaire-dirigeante d'entreprise au Québec*. February 1988.
Stevenson, L. *An Investigation of the Entrepreneurial Experience of Women: Implications for Small Business Policy in Canada*. November 1983.

Age of Women Entrepreneurs at Business Start-Up[1], Ontario, 1986

	Women		Men	
	All Respondents	Owner/ Operators[2]	All Respondents	Owner/ Operators[2]
Under 25	8.3%	5.1%	17.1%	15.8%
25 - 29	31.5%	29.1%	25.1%	23.6%
30 - 50	57.4%	63.3%	48.7%	52.7%
Over 50	2.8%	2.5%	9.1%	7.9%

1 Includes only new proprietorships or partnerships.

2 Owner/operators are those who intend to have hired employees at the start-up of the business.

Source: Blatt, R. *Small Business Advocacy Report No. 10, New Small Businesses*. April 1986.

Comparison of Age of Self-Employed Women at Business Start-Up and in 1988 (Yukon)

	At Start-Up	In 1988
15 - 24 years	10.7%	3.0%
25 - 29 years	23.7%	10.1%
30 - 34 years	22.5%	20.7%
35 - 39 years	17.8%	20.7%
40 - 44 years	13.0%	18.3%
45 - 54 years	11.2%	18.3%
55 - 64 years	0.6%	7.7%
65 years and over	0.6%	1.2%

Source: JM Consulting. *The Results from the Survey of Women in Business in the Yukon*. July 1988.

Age of Self-Employed by Immigrant Status, Expressed as a Percentage of Total Employed, by Gender, 1986

	Women		Men	
	Immigrant	Canadian-born	Immigrant	Canadian-born
All ages	9.5%	8.3%	19.5%	17.8%
15 - 24 yrs	3.6%	7.0%	5.7%	5.7%
25 - 44 yrs	9.4%	7.5%	17.6%	17.1%
45 - 64 yrs	11.5%	11.0%	24.5%	26.2%
65 years and over	—	27.9%	40.3%	60.2%

Source: Statistics Canada. *Enterprising Canadians: The Self-employed in Canada*. October 1988.

GROWTH OF SELF-EMPLOYMENT BY AGE GROUP

KEY FINDINGS

ACCORDING TO STATISTICS CANADA, BETWEEN 1975 AND 1990 THERE WAS MODERATE TO STRONG NUMERICAL GROWTH IN ALL AGE GROUPINGS OF SELF-EMPLOYED WOMEN.

SCOPE

National.

SOURCES

Statistics Canada. *Enterprising Canadians: The Self-employed in Canada*. 1988.
Statistics Canada. *Labour Force Annual Averages, 1990* (unpublished data).

OVERVIEW

According to Statistics Canada, between 1975 and 1990 there was moderate to strong numerical growth in all age groupings of self-employed women. However, the rate of growth varied throughout the age groups.

The 35 - 44 age range for self-employed women experienced the greatest growth during this 15-year period. The numerical growth of 127,000 represented a 15-year growth rate of 334.3% and the 87,000 increase in the number of self-employed women from ages 25 - 34 was a 217.5% growth rate. The growth rate for both these age groups exceeded the overall growth rate for self-employed women during the same time period.

As a result of the growth patterns, 55.9% of self-employed women in 1990 were between the ages of 25-44 (up from 40.8% in 1975) and 44.1% were either under age 25 or over age 44 (down from 59.2% in 1975).

DETAILS

Growth Rate from 1975 to 1990 for Selected Age Groups, by Gender

	Women			Men		
	1975 000s	1990 000s	15-year growth	1975 000s	1990 000s	15-year growth
Age						
15 - 24	39	52	33.4%	49	54	10.2%
25 - 34	40	127	217.5%	165	262	58.8%
35 - 44	38	165	334.3%	203	368	81.3%
45 - 54	38	107	181.6%	210	274	30.5%
55 - 64	25	54	116.0%	141	195	38.3%
65 and over	11	17	54.6%	53	76	43.4%

Sources: Statistics Canada, *Enterprising Canadians: The Self-employed in Canada*. October 1988.
Statistics Canada, *Labour Force Annual Averages, 1990*, (unpublished data).

KEY FINDINGS

SELF-EMPLOYED WOMEN IN THE 35 - 64 YEAR AGE BRACKETS OPT FOR INCORPORATION CONSIDERABLY MORE THAN DO SELF-EMPLOYED WOMEN OF OTHER AGES.

SCOPE

National.

SOURCES

Statistics Canada. *Enterprising Canadians: The Self-employed in Canada*. 1988.
Statistics Canada. *Labour Force Annual Averages, 1990* (unpublished data).

OVERVIEW

Based on 1990 Statistics Canada data, between 1975 and 1990, self-employed women in all age brackets except those from age 15 to 24 had increased the ratio of incorporated businesses to all businesses.

In 1990, 23.6% of all self-employed women in Canada owned incorporated businesses, up from 12.1% in 1975. Those between the ages of 35 and 64 had incorporation rates above the national average for women, ranging from 27.8% for women from 55 - 64 to 30.3% for women aged 35 - 44.

DETAIL

Incorporated Businesses as a Percentage of All Businesses, by Age and Gender, 1975 and 1990

	Women		Men	
	1975	1990	1975	1990
All Ages	12.1%	23.6%	25.6%	38.5%
15 - 24	5.2%	3.9%	14.3%	13.0%
25 - 34	10.0%	18.2%	26.1%	37.1%
35 - 44	18.5%	30.3%	31.1%	43.2%
45 - 54	15.8%	29.0%	28.6%	44.9%
55 - 64	12.0%	27.8%	20.6%	35.4%
65 & over	9.0%	17.7%	15.1%	22.4%

Source: Statistics Canada. *Enterprising Canadians: The Self-employed in Canada*. October 1988.
Statistics Canada. *Labour Force Annual Averages, 1990* (unpublished data).

SELF-EMPLOYMENT BY BIRTHPLACE

KEY FINDINGS

ABOUT ONE-QUARTER OF SELF-EMPLOYED WOMEN WERE BORN OUTSIDE CANADA AND AMONG EMPLOYED WOMEN, IMMIGRANT WOMEN HAVE A SLIGHTLY GREATER TENDENCY THAN CANADIAN-BORN WOMEN TOWARD SELF-EMPLOYMENT.

SCOPE

National, Manitoba, Maritimes, Ontario.

SOURCES

Belcourt, M., Burke, R. and Lee-Gosselin, H., *The Glass Box: Women Business Owners in Canada*. 1991.

Brown, J. *Creating the New Economy: Women Entrepreneurs in Manitoba*. 1988.

Chamberlain, L. *Small Business Development Advocacy Report No. 43. New Small Businesses*. 1991.

Statistics Canada. *Enterprising Canadians: The Self-employed in Canada*. 1988.

OVERVIEW

According to the survey by Belcourt, Burke and Lee-Gosselin, 28% of 193 women business owners were born outside of Canada, with the majority of these born in Western or Eastern Europe.

The Brown study, which included 141 women currently in business in Manitoba, found that 21.4% of those surveyed were born outside Canada with 14.3% originating from Europe or the British Isles.

A survey in Ontario (Chamberlain) which included a number of women registering new proprietorships or partnerships (with no hired help) found that 42.2% were born outside Canada, with the majority of immigrants coming from Western Europe.

Statistics Canada found that among employed women, 9.5% of those born outside Canada and 8.3% of those born in Canada were self-employed. This indicates that immigrant women entering the work force have a slightly greater tendency than Canadian-born women toward self-employment.

Self-Employment as a Percentage of Total Employment, by Immigrant Status, by Gender (1986)

	Women	Men
Employed immigrants:		
Employed by others	90.5%	80.5%
Self-employed	9.5%	19.5%
With paid help	3.9%	11.0%
Without paid help	5.6%	8.5%
Employed Canadian-born:		
Employed by others	91.7%	82.2%
Self-employed	8.3%	17.8%
With paid help	2.3%	9.1%
Without paid help	6.0%	8.7%

Source: Statistics Canada, *Enterprising Canadians: The Self-employed in Canada*. October 1988.

Country/Region of Origin of Self-Employed Women

	National	Manitoba	Ontario[1]
Canada	72.0%	78.6%	57.8 %
Europe		5.7 %	
British Isles		8.6 %	
Western Europe	8.0 %		16.5 %
Eastern Europe	7.5 %		3.2 %
United States	3.0 %	3.6 %	0.5 %
South America	1.0 %		
Caribbean			7.8 %
Latin America			3.7 %
Asia (excluding India)	1.0 %		10.1 %
India	0.5 %		
Africa			0.5 %
Other/Not identified	7.0 %	3.6 %	

1 Chamberlain.

Source: Belcourt, M., Burke, R. and Lee-Gosselin, H. *The Glass Box: Women Business Owners in Canada*. February 1991.
Brown, J., *Creating the New Economy: Women Entrepreneurs in Manitoba*. October 1988.
Chamberlain, L. *Small Business Development Report No. 43., New Small Businesses*. July 1991.

BARRIERS AND CHALLENGES

Barriers-Challenges 111
See also: Refusal of Credit (p. 30)
Unfair Negotiating (p. 95)

Barriers-Challenges in Home Based Business 111
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BARRIERS/CHALLENGES

KEY FINDINGS

ACCORDING TO A CROSS-SECTION OF SURVEYS, THE TWO MAJOR BARRIERS EXPERIENCED BY WOMEN IN STARTING OR OPERATING A BUSINESS ARE: THE DIFFICULTY IN OBTAINING FINANCING AND THE DIFFICULTY IN BALANCING WORK AND FAMILY RESPONSIBILITIES.

SCOPE

National, Alberta, British Columbia, Manitoba, Maritimes, Ontario, Quebec, Yukon.

SOURCES

B.C. Women's Programs. *Survey of Women Business Owners in British Columbia: Major Findings and Policy Implications*. 1986.
Belcourt, M., Burke, R. and Lee-Gosselin, H. The Glass Box: *Women Business Owners in Canada*. 1991.
Brown, J. *Creating the New Economy: Women Entrepreneurs in Manitoba*. 1988.
Collerette, P. and Aubry, P. *Le profil de la femme d'affaires au Québec, suivi sur l'évolution du profil rapport de la troisième année: 1988*. 1989.
Federal Business Development Bank. *Status Report on the Findings of the FBDB Advisory Committees on Female Entrepreneurship*. 1989.
JM Consulting. *The Results from the Survey of Women in Business in the Yukon*. 1988.
Lavoie, D. *A New Era for Female Entrepreneurship in the 80's*. 1985.
— *Women Entrepreneurs: Building a Stronger Canadian Economy*. 1988.
New Ventures Associates Ltd. *A Study of Barriers Faced by Albertan Women in Business*. 1990.
Small Business Secretariat (Canada). *Canadian Women Owner/Managers*. 1982.
Stevenson, L. *An Investigation of the Entrepreneurial Experience of Women: Implications for Small Business Policy in Canada*. 1983.
Towler, G. L. *The Pressures, Coping Strategies and Factors Affecting Entrepreneurial Women*. 1987.

OVERVIEW

According to the Collerette and Aubry survey of 224 women entrepreneurs in Quebec followed over a three-year period, the two major problems faced were difficulty in reconciling family and work responsibilities and finding the necessary money.

Lavoie found from various studies conducted by her in Quebec that the lack of management skills, particularly in accounting and finance was a greater problem than the difficulty of finding financing. She also found that the difficulty in obtaining fair ownership status, the lack of business experience, contacts in the business world and access to information were also barriers experienced by women, especially at the start-up stage.

The study by Stevenson of 447 women entrepreneurs in the Maritimes indicated that barriers tended to fall into one of two categories: being a woman business owner in a world perceived by many to be a male domain (88% of responses), and secondly, difficulties resulting from the conflicting roles of wife/mother and business owner (12%).

The report emphasized problems with banks and the difficulty in obtaining bank financing as perhaps the major manifestation of the first category of barrier.

The B.C. Women's Survey of 1,000 women entrepreneurs in nine major centres in B.C. reported that difficulty in accessing financing was the most frequently encountered problem by women business owners at the start-up of their business. Over one-third of the women surveyed cited this problem.

The Brown study of 141 present, 8 former and 31 potential women business owners in Manitoba asked respondents to indicate the relative importance of selected factors in limiting business activity. Both present and former business owners saw inadequate financing as the greatest limiting factor whereas potential business owners placed difficulty in "getting off the ground" ahead of financing.

For present business owners, the general economy was ranked second and family or personal responsibilities third. As a general rule, present business owners saw most factors as having less impact on business activity than did former or potential owners.

The New Ventures survey which included 103 women entrepreneurs in Alberta, ranked the problems of women business owners as follows:

1. support and information networks,
2. personal and family relations,
3. hostile environment,
4. financial,
5. negative self-perception, and
6. business management training.

Also surveyed were a number of financiers and providers of support such as accountants and business counsellors. According to these sources, the four major barriers for self-employed women were: difficulty in obtaining financing (57%), balancing of work and family responsibilities (26%), discrimination and chauvinist attitudes (26%) and credibility problems (26%).

Belcourt, Burke and Lee-Gosselin surveyed 193 female chief executive officers and presidents listed with Dun and Bradstreet. They listed (but did not rank) eight obstacles unique to women in business: discrimination, particularly with creditors; clustering in business sectors with low financial payoff; limited relevant work experience and management training experience; shortage of peer support and limited time and money to develop them; finite time and money to find and attend training courses; conflicting demands of managing a business, a home and children; no operational support from husbands and insufficient financial return.

A survey conducted by Queen's University for the Small Business Secretariat, listed a number of problems experienced by some 275 women business owners. These included: prejudice by suppliers, sales representatives or clients; lack of co-operation by banks; balancing of work and family; lack of businesses connections and a lack of credibility.

In 1989 the Federal Business Development Bank surveyed the 67 members of its five regional Advisory Committees on Female Entrepreneurship in Canada, located in the Atlantic, Quebec, Ontario, Prairie and Northern, and British Columbia and Yukon regions.

The committee identified a number of challenges as possibly being faced by women business owners, as follows (no ranking provided):

- lack of credibility, business skills and experience (new businesses)
- isolation
- conflict in work and family responsibilities
- lack of role models
- lack of confidence
- lack of awareness of support services available.

In the JM Consulting survey of a number of women entrepreneurs in the Yukon, the major problem at the start-up stage was identified as a lack of capital and financing difficulties, while the major problem for established businesses related to staffing and lack of space.

According to a survey by Towler of 51 entrepreneurial business women in Ontario, respondents experienced pressures from: the lack of time to do everything needed to be done; problems in balancing the business and family; worry about finances or credit; a lack of personal time.

DETAILS

Major Barriers/Challenges as Ranked by Self-Employed Women (Manitoba, Quebec)

	Manitoba			Quebec
	Present	Potential	Past	
Financing	1st	2nd	1st	2nd
Balancing family and work	3rd	5th	2nd	1st
Acceptance as a woman in business		3rd		
Sharing responsibilities				4th
Organizing work				4th
Ensuring good staff relations				6th
Marketing	4th	4th	2nd	
Inadequate business networks	5th	3rd	5th	
General economy	2nd	8th	5th	
Getting "off the ground"	8th	1st	2nd	

Sources: Brown, J. *Creating the New Economy: Women Entrepreneurs in Manitoba*. October 1988.
Collerette, P. and Aubry, P. *Le profil de la femme d'Affaires au Québec, suivi sur l'évolution du profil rapport de la troisième année: 1988*. 1989.

Major Barriers/Challenges Experienced by Self-Employed Women (Yukon)

	Start-up		Established	
	1st Choice	Mentioned	1st Choice	Mentioned
Lack of capital/Banks	29.1%	42.3%	13.0%	19.9%
Personal issues	18.9%	43.4%	10.3%	18.5%
Business information and skills	11.4%	21.1%	11.0%	19.2%
Marketing/Advertising	10.3%	19.4%	15.1%	21.2%
Time	8.0%	17.7%	9.6%	15.7%
Government bureaucracy/Paperwork	5.7%	20.0%	3.4%	6.8%
Staffing and space	4.6%	9.7%	17.1%	21.9%
Day care	—	0.6%	0.7%	2.7%
Nothing	12.0%	12.6%	19.9%	19.9%

Source: JM Consulting. *The Results from the Survey of Women in Business in the Yukon*. July 1988.

KEY FINDINGS

TWO MAJOR CHALLENGES REPORTED BY WOMEN OPERATING HOME-BASED BUSINESSES ARE: DISTRACTIONS CAUSED BY FAMILY, FRIENDS AND HOUSEHOLD TASKS; AND LACK OF A DEDICATED SPACE FOR THE BUSINESS.

SCOPE

National, Ontario.

SOURCES

Priesnitz, W. *Women and Home-Based Business in Canada — an Investigation.* 1988.
Towler, G. L. *The Pressures, Coping Strategies and Factors Affecting Entrepreneurial Women.* 1987.

OVERVIEW

From her survey of 530 women owners of home-based businesses in Canada, Priesnitz listed but did not rank a number of problems faced by the entrepreneurs. These included: the stress caused by distractions from family or household tasks; lack of dedicated business space; lack of visibility; invasion of privacy by clients or employees; zoning regulations.

Towler's survey of 51 women business owners in Ontario which included a number of home-based businesses, identified worries about zoning, lack of space and the necessity of constantly being available, as problems specific to women operating home-based businesses.

DETAILS

Barriers/Challenges Faced by Women Operating Home-Based Businesses

	National[1]	Ontario[2]
Stress caused by distractions from family/friends	X	X
Tendency to become sidetracked by household tasks	X	—
Lack of dedicated space for the business	X	X
Lack of visibility	X	—
Lack of suitable client marketing space	X	—
Need to juggle family and work	X	X
Isolation, lack of outside stimulation	X	X
Lack of credibility from friends and family	X	X
Long hours and fragmented time	X	X
Difficulty in having employees (family privacy, lack of space)	X	—
Discrimination (by suppliers, couriers)	X	—
Demands of young children for attention	X	—
Restrictive zoning bylaws	X	X
Lack of a support system	—	X

1 Priesnitz.

2 Towler.

Sources: Priesnitz, W. *Women and Home-Based Business in Canada — An Investigation.* November, 1988.
Towler, G. L. *The Pressures, Coping Strategies and Factors Affecting Entrepreneurial Women.* Summer 1987.

BUSINESS NEEDS

KEY FINDINGS

FOUR COMMON NEEDS OF WOMEN BUSINESS OWNERS ARE: IMPROVED ACCESS TO FINANCING; IMPROVED ACCESS TO INFORMATION ON EXISTING PROGRAMS, TRAINING OPPORTUNITIES, RESEARCH AND OTHER BUSINESS INFORMATION; NEW TRAINING AND COUNSELLING PROGRAMS ON PREPARING MARKETING PLANS, FINANCIAL FORECASTS, CASH-FLOW BUDGETS, AND BUSINESS PLANS; AND FACILITATION OF NETWORKING AND MENTORING.

SCOPE

National, British Columbia, Manitoba, Maritimes, Quebec, Yukon.

SOURCES

B.C. Women's Programs. *Survey of Women Business Owners in British Columbia: Major Findings and Policy Implications*. 1986.
Belcourt, M., Burke, R. and Lee-Gosselin, H. *The Glass Box: Women Business Owners in Canada*. 1991.
Brown, J. *Creating the New Economy: Women Entrepreneurs in Canada*. 1988.
Federal Business Development Bank. *Status Report on the Findings of the FBDB Advisory Committees on Female Entrepreneurship*. 1989.
JM Consulting. *The Results from the Survey of Women in Business in the Yukon*. 1988.
Lavoie, D. *Women Entrepreneurs: Building a Stronger Canadian Economy*. 1988.
Stevenson, L. *An Investigation of the Entrepreneurial Experience of Women: Implications for Small Business Policy in Canada*. 1983.

OVERVIEW

A number of needs relating to women in business have been identified over the years by various independent studies. Although expressed differently by different report authors, there are some similar needs. The most common ones are:

- improved access to financing
- improved access to information on training courses, assistance programs, research data or any other information relevant to women entrepreneurs
- training and/or counselling programs that would encourage the preparation of sound marketing strategies, business plans, financial forecasts and cash flow budgets
- opportunities to encourage networking and mentoring among women in business.

The study by Belcourt et al of 193 women chief executive officers and presidents listed with Dun and Bradstreet found that many women, particularly those operating alone, lacked the financial resources to attend professional development opportunities or to hire someone to look after the business while they attended the training program.

The B.C. Women's Program survey of 1,000 women entrepreneurs from nine major centres found a need to provide entrepreneurial information on opportunities in non-traditional industries. It also identified a need to encourage entrepreneurship among women by creating a positive attitude toward those women willing to take on the risk of starting a business.

Three needs identified in the Lavoie report were: improved marketing by governments and financial sponsors of services applicable to women entrepreneurs; research on topics such as the earned rate of return and financial structure of women-based businesses; and financial and/or legal assistance to encourage business incorporation among women entrepreneurs.

Some needs identified by the Stevenson survey of a number of women-owned businesses in the Maritimes were: assistance that would result in the preparation of sound feasibility plans based on solid market research; recognition of the importance of developing good relationships with bankers, professional advisors and other business owners.

A survey by the Federal Business Development Bank of the 67 members of its five regional Advisory Committees on Female Entrepreneurship in Canada reached conclusions similar to those of the independent studies. The report also identified the need to provide support in the identification and pursuit of business opportunities and in the adaptation of existing negotiating skills to the business environment.

The Yukon survey by JM Consulting found that the major needs of women business owners at the start-up phase were related to difficulties in obtaining capital and/or property followed by the need for the development of personal skills. For those with established businesses, the major needs were related to capital/property and developing contact and establishing a good reputation.

Needs of Women Business Owners

	National[1]	National[2]	B.C.	Manitoba	Quebec[3]	Maritimes[4]
Improved access to financing	X	X	X	X	X	X
Easy access to relevant information on programs, training opportunities, research and miscellaneous information relating to women entrepreneurs	X	X	X	X	X	X
Training/counselling programs that encourage the preparation of sound marketing plans, financial forecasts, cash flow budgets and business plans, and knowledge of finance and credit	X	X	X	X	X	X
Opportunities to encourage networking/mentoring	X	X	X	X	X	X
Special training opportunities for women in the start-up or fragile stages of business growth	X	—	—	—	—	—
Financial incentives that would enable women to take advantage of professional development opportunities (cost of training; replacement personnel)	X	—	—	—	—	—
Support in all areas of identification and pursuit of business opportunities	—	X	—	—	—	—
Assistance in the adaptation of existing negotiating skills to business situations and an improvement in their level of confidence	—	X	—	—	—	—
Improved marketing by governments and financial sponsors of services applicable for women entrepreneurs	—	—	—	—	X	—
New approaches for teaching entrepreneurship and the establishment of business incubator projects that focus on women	—	—	—	—	X	—
Financial and/or legal assistance that would encourage the incorporation of more women-owned businesses	—	—	—	—	X	—
Education of bankers and professional consultants on the needs of and opportunities offered by women entrepreneurs	—	—	—	—	X	—
Assistance to develop export markets	—	—	—	—	X	—
Research on rates of return, market share and financial structure of women-owned businesses	—	—	—	—	X	—
Assistance to develop sound financial and inventory control systems	—	—	—	—	—	X

1 Belcourt et al.

2 FBDB.

3 Lavoie.

4 Stevenson.

Sources: B.C. Women's Programs. *Survey of Women Business Owners in British Columbia: Major Findings and Policy Implications*. April 1986.

Belcourt, M., Burke, R. and Lee-Gosselin, H. *The Glass Box: Women Business Owners in Canada*. February 1991.

Brown, J. *Creating the New Economy: Women Entrepreneurs in Canada*. October 1988.

Federal Business Development Bank. *Status Report on the Findings of the FBDB Advisory Committees on Female Entrepreneurship*. October 1989.

Lavoie, D. *Women Entrepreneurs: Building a Stronger Canadian Economy*. February 1988.

Stevenson, L. *An Investigation of the Entrepreneurial Experience of Women: Implications for Small Business Policy in Canada*. November 1983.

Needs of Women Business Owners, by Business Stage (Yukon)

	Start-up		Established	
	1st Choice	Mentioned	1st Choice	Mentioned
Capital/property[1]	24.8%	28.6%	14.3%	19.0%
Business information and skills	20.9%	34.8%	17.8%	25.9%
General	8.1%	14.9%	9.6%	14.3%
Financial	7.5%	10.6%	2.7%	4.1%
Marketing	3.1%	6.2%	4.1%	5.4%
Research and planning	1.2%	3.1%	1.4%	1.4%
Self-development[2]	10.6%	20.5%	12.2%	19.0%
Reputation and contacts[3]	7.5%	12.4%	14.3%	25.9%
Professional/business advice	6.2%	12.4%	5.4%	9.5%
Support from partner	6.2%	9.3%	3.4%	5.4%
Support from family/friends	5.6%	8.7%	2.0%	2.7%
Staffing	3.7%	4.3%	8.8%	14.3%
Experience[4]	3.7%	8.1%	4.1%	7.5%
Daycare	1.2%	3.1%	0.7%	0.7%
Time	0.6%	1.2%	0.7%	1.4%
Nothing	9.3%	—	13.6%	—

1 Generally includes any comments relating to cash, capital, banks and land.

2 Such as "self-confidence, public speaking skills."

3 Good credit reputation, general reputation in community, knowing a lot of people, knowing where to get help.

4 Includes work-related experience and general "life" experience.

Source: JM Consulting. *The Results from the Survey of Women in Business in the Yukon*. July 1988.

B.C. Women's Programs. *Survey of Women Business Owners in British Columbia: Major Findings and Policy Implications*. Victoria: British Columbia, Ministry of Labour (April 1986).

A mail survey (1,000 respondents) of businesses wholly or partially owned by women was conducted. Names were obtained from business licenses from nine major centres in B.C. (Cranbrook, Dawson Creek, Kamloops, Kelowna, Nelson, Prince George, Prince Rupert, Vancouver and Victoria), from women's organizations and Chambers of Commerce and from individuals requesting surveys in response to a press release.

Contact: Province of British Columbia, Ministry of Labour, Parliament Buildings, Victoria B.C. V8V 1X4

Belcourt, Monica, Burke, Ronald J., and Lee-Gosselin, Hélène. *The Glass Box: Women Business Owners in Canada*. Ottawa: The Canadian Advisory Council on the Status of Women (February 1991). Copyright: Canadian Advisory Council on the Status of Women 1991

The random sample of women entrepreneurs used in this study (193 respondents) came from a Dun and Bradstreet list of female chief executive officers and presidents who applied for credit from June 1988 to August 1988. According to the report, this "probably had the effect of over-sampling larger businesses." The study was national in scope covering six provinces or regions (British Columbia, Alberta, Manitoba, Maritimes, Ontario, Quebec).

This study is also available in French under the title: Une cage de verre : les entrepreneures au Canada.

Contact: Canadian Advisory Council on the Status of Women, P.O. Box 1541, Station B, Ottawa, Ontario K1P 5R5

Blatt, Rena. *Small Business Advocacy Report No. 10, New Small Businesses*. Toronto: Ontario Ministry of Industry, Trade and Technology, Small Business Branch (April 1986).

A total of 1,118 persons (including 289 women) in the process of registering a proprietorship or a partnership participated in the survey conducted at the registry office. The findings were summarized according to type of entrepreneur: owner/operator (women or men who planned to hire employees from the start of their business); female entrepreneurs; youth entrepreneurs (under age 30). Of the 289 women, 79 planned to hire employees from the start and 210 planned to begin their business without having paid help.

Contact: Government of Ontario, Ministry of Industry, Trade and Technology, Small Business Branch, Small Business Advocacy, Hearst Block, Queen's Park Toronto, Ontario M7A 2E1

Brown, Joletta K. *Creating the New Economy: Women Entrepreneurs in Manitoba*. Winnipeg: Women Business Owners of Manitoba Inc. (October 1988).

This report presents the findings from a survey of 180 women entrepreneurs (141 present; 31 potential; 8 former) in Manitoba. Names were obtained from the membership list of the Women Business Owners of Manitoba and from a sample of members of other organizations for entrepreneurial women. A majority (141) of respondents were from Winnipeg.

Contact: Women Business Owners of Manitoba Inc., 105-696 Portage Avenue, Winnipeg, Manitoba R3G 0M6

Chamberlain, Lawrence. *Small Business Development Report No. 43, New Small Businesses.* Toronto: Ontario Ministry of Industry, Trade and Technology, Small Business Branch (July 1991).

This document presents the findings from 946 interviews (including an unstated number of women) held with individuals in the process of registering a new proprietorship or partnership in Ontario. The study did not include persons planning to start an incorporated company. Findings were summarized according to three sub-groups: owner/operators (women or men who plan to hire employees at the start of business operations); female entrepreneurs; young entrepreneurs (women or men under age 24).

Contact: Government of Ontario, Ministry of Industry, Trade and Technology, Small Business Branch, Small Business Advocacy, Hearst Block, Queen's Park Toronto, Ontario M7A 2E1

Collerette, Pierre, and Aubry, Paul G. *Le profil de la femme d'affaires au Québec en 1986.* Hull: Université du Québec à Hull, Centre de la P.M.E. (April 1987).

This report presents the findings from a survey conducted in 1986 of a number of women entrepreneurs in Quebec whose names were randomly selected from a computer listing at the ministère des institutions financières. Of the 917 respondents, 443 indicated a willingness to participate in annual follow-up surveys.

This survey is also available in English under the title: Quebec Women Entrepreneurs: Profile 1986.

Contact: Centre de la P.M.E., Université du Québec à Hull

***— Le cheminement socio-économique de la propriétaire-dirigeante d'entreprise au Québec 1987.* Hull: Centre de la P.M.E., Université du Québec à Hull (February 1988).**

This document presents the findings from the second in a series of surveys of a group of women entrepreneurs in Quebec. A total of 303 women entrepreneurs of the 917 who had participated in the 1986 survey responded to the second survey (conducted in 1987).

Contact: Centre de la P.M.E., Université du Québec à Hull

— Le profil de la femme d'affaires au Québec, suivi sur l'évolution du profil rapport de la troisième année: 1988.

A total of 224 women entrepreneurs in Quebec who had participated in surveys in 1986 and 1987 participated in the third of a series of annual surveys of women entrepreneurs in Quebec. This report presents the findings of the third survey.

Contact: Centre de la P.M.E., Université du Québec à Hull

Federal Business Development Bank. *Status Report on the Findings of the FBDB Advisory Committees on Female Entrepreneurship.* Montreal: Federal Business Development Bank (October 1989).

The Bank's five regional Advisory Committees on Female Entrepreneurship (Atlantic, Quebec, Ontario, Prairie and Northern, British Columbia and Yukon) with a total of 67 members, met to report their independent findings concerning the characteristics and needs of women entrepreneurs, their assessment of FBDB products and services and their suggestions for new products and services for this business sector. This document provides a summary of their collective findings/recommendations.

Contact: Special Projects Department, Federal Business Development Bank, 800 Victoria Square, P.O. Box 335,Tour de la Place-Victoria, Montreal, Quebec H4Z 1L4

JM Consulting. *The Results from the Survey of Women in Business in the Yukon.* Whitehorse: JM Consulting (July 1988).

The report presents the findings of a survey, usually conducted by telephone, of 183 women-owned businesses in the Yukon. Names were gathered from the Yukon Government, Bureau of Statistics and businesses were contacted to confirm woman-ownership and to elicit participation in the study . The survey covered a high percentage of all women-owned businesses in the Yukon as the researchers identified 443 businesses wholly or partially owned by women.

Contact: Yukon Advisory Council on Women's Issues, c/o Women's Directorate, Box 2703, Whitehorse, Y.T. Y1A 2C5

Laventhol & Horwath. *Newly-Formed Small Businesses in Ontario 1985-87.* Toronto: Ontario Ministry of Industry, Trade and Technology, Small Business Branch (August 1988).

A total of 1,055 interviews were conducted with small business owners in Ontario, including approximately 292 women entrepreneurs. While most of the findings are not reported by gender, some specific information on women business owners is given.

Contact: Ministry of Industry, Trade and Technology, Small Business Branch, Small Business Advocacy, Hearst Block, Queen's Park, Toronto, Ontario M7A 2E1

Lavoie, Dina. *A New Era for Female Entrepreneurship in the 80's.* Journal of Small Business Canada, Vol. 2, No. 3, Winter, 1984-85. Copyright: Journal of Small Business and Entrepreneurship (Journal of Small Business Canada) ICSB - Canada.

This published article examines some of the research studies (Canadian and American) on women entrepreneurs and presents a summary of different profiles which emerged from those studies. It also presents three types of women entrepreneurs identified in some of the author's research in Quebec.

Contact: Journal of Small Business and Entrepreneurship, University of Toronto, Faculty of Management, 246 Bloor Street West, Toronto, Ontario M5S 1V4

— *Women Entrepreneurs: Building a Stronger Canadian Economy.* Ottawa: Canadian Advisory Council on the Status of Women (February 1988).

This background paper, which is a translation of the French publication Les entrepreneures : pour une économie canadienne renouvelée, reviews various studies on Canadian women entrepreneurs. It profiles the entrepreneurs and their businesses, identifies needs, examines options and suggests future action.

Contact: Canadian Advisory Council on the Status of Women, P.O. Box 1541, Station B, Ottawa, Ontario K1P 5R5

Lorrain, Jean and Raymond, Louis. *Les nouvelles entreprises Québécoises 1988.* Québec: Gouvernement du Québec, Ministère de l'Industrie, du Commerce et de la Technologie (September 1988). Copyright: Gouvernement du Québec 1988.

This study, which was conducted by l'Université du Québec à Trois-Rivières, presents a profile of small business owners in Quebec based on completed questionnaires received from 228 respondents (65 women). The findings are summarized by gender.

Contact: Gouvernement du Québec, Ministère de l'Industrie, du Commerce et de la Technologie, Québec

Millar, Anita. *A Study of Women Entrepreneurs in Canada*. Government of Canada, Department of Regional Industrial Expansion, Small Business Office (August 1986).

This study presents a profile and trend analysis of women entrepreneurs in Canada based on information provided by Revenue Canada obtained from individual tax returns, and from a review of selected Canadian studies.

Contact: Ontario Women's Directorate Resource Centre, 480 University Avenue, 2nd floor, Toronto, Ontario M5G 1V2

New Ventures Associates Ltd. *A Study of Barriers Faced by Albertan Women in Business*. Edmonton: New Ventures Associates Ltd. (August 1990).

This study was commissioned by the Alberta Department of Economic Development and Trade to research barriers facing women in business relative to those of men in business. The survey portion of the study included 103 women business owners (142 men) in Alberta.

Contact: New Ventures Associates Ltd., Suite 918 - 10117 Jasper Avenue, Edmonton, Alberta T5J 1W8

Priesnitz, Wendy. *Women and Home-Based Business in Canada — An Investigation*. Unionville: Wendy Priesnitz (November 1988).

This report presents the findings of a questionnaire distributed to 1,500 home-based women-owned businesses across Canada. There were a total of 530 respondents to the survey.

Contact: Wendy Priesnitz, 195 Markville Road, Unionville, Ontario L3R 4V8

Revenue Canada Taxation. *Taxation Statistics 1990*. Ottawa: Minister of Supply and Services Canada (1990). Copyright: Minister of Supply and Services Canada 1990.

This publication presents, in tabular form, a detailed analysis of the 1988 T1 Individual Tax Returns and miscellaneous comparisons with prior years.

Contact: Canadian Government Publishing Centre, Supply and Services Canada , Ottawa K1A 0S9

Small Business Secretariat. *Canadian Women Owner/Managers*. Ottawa: Government of Canada, Small Business Secretariat (January 1982).

This working paper reviews a survey of some 275 women owner/managers in southern Ontario, conducted for the Small Business Secretariat by Queen's University. The respondents included 23 women who had voluntarily or involuntarily discontinued operations. According to the report, it may not be statistically representative of women entrepreneurs in either Canada or Ontario but it might approximate the situation of women business owners in most larger urban centres.

Contact: Government of Canada, Small Business Secretariat, Ottawa

Statistics Canada. *Employment by Class of Worker Main Job, by Job Tenure and Sex, Canada, 1990 Annual Averages* (unpublished data).

This table presents a summary of length of business ownership (job tenure) in 1990 by gender for both incorporated and unincorporated businesses. The table is based on unpublished data from the Labour Force Annual Averages for 1990. The data can be compared to data presented in the publication *Enterprising Canadians: the Self-employed in Canada*.

Contact: Statistics Canada, Labour Force Survey Sub-division, Household Surveys Division, Ottawa, Ontario K1A 0T6

Statistics Canada. *Employment by Class of Worker, Sex, Industry, Canada, 1990 Annual Averages* (unpublished data).

This table presents a summary of 1990 industry sector data by gender for both incorporated and unincorporated businesses. The table is based on unpublished data from the Labour Force Annual Averages for 1990. The data can be compared to data presented in the publication *Enterprising Canadians: the Self-employed in Canada*.

Contact: Statistics Canada, Labour Force Survey Sub-division, Household Surveys Division, Ottawa, Ontario K1A 0T6

Statistics Canada. *Enterprising Canadians: The Self-employed in Canada*. Ottawa: Minister of Supply and Services Canada (October 1988). Copyright: Minister of Supply and Services Canada 1988.

This publication presents a detailed description of self-employed persons in Canada based primarily on data gathered through the Labour Force Survey and the Survey of Consumer Finances. In that report, self-employed persons includes those with incorporated and unincorporated businesses.

Contact: Publication Sales, Statistics Canada, Ottawa K1A 0T6

Statistics Canada. *Labour Force Annual Averages 1990*. Ottawa: Minister of Supply and Services Canada (February 1991). Copyright: Minister of Supply and Services Canada 1991.

The report presents the annual averages from the monthly Labour Force Surveys conducted across Canada by Statistics Canada. While one of the primary purposes of the surveys is to provide data used in the calculation of unemployment rates, it presents some data by gender on the self-employed sector.

Contact: Publication Sales, Statistics Canada, Ottawa K1A 0T6

Stevenson, Lois. *An Investigation of the Entrepreneurial Experience of Women: Implications for Small Business Policy in Canada*. Wolfville: Acadia University (November 1983).

The study presents the findings of a three-part survey of a number of women business owners in the Maritimes. A total of 1,200 potential women business owners were identified from names provided by various business groups and women's organizations. An initial questionnaire was completed by 447 of these women entrepreneurs; 190 respondents who participated in the first part of the study completed a second questionnaire. The third part of the study consisted of in-depth personal interviews with seven of the women entrepreneurs.

Contact: Lois Stevenson, Fred C. Manning School of Business, Acadia University, Wolfville, Nova Scotia B0P 1X0

Swift, Catherine and Riding, Allan. *Giving Credit Where It's Due: Women Business Owners and Canadian Financial Institutions*. Willowdale: Canadian Federation of Independent Business (July 1988).

This research paper presents findings from a survey of 3,217 business owners reached through the CFIB membership list. The sample included 153 women business owners. The purpose of the study was to determine whether or not there were differences in terms of loans and lines of credit for women-owned versus men-owned businesses.

Contact: Canadian Federation of Independent Business, 4141 Yonge Street, Willowdale, Ontario M2P 2A6

Towler, G. Lorna. *The Pressures, Coping Strategies and Factors Affecting Entrepreneurial Women.* Entrepreneurship Development Review, Summer 1987, Issue No. 3. Copyright: The Entrepreneurship Development Review 1987.

This article presents the findings of a survey of 51 entrepreneurial business women in Ontario. The primary purposes of the study were to determine the nature and types of problems facing women business owners and to identify coping strategies used by these women.

Contact: Entrepreneurship Development Review, 22 King Street South, Suite 500, Waterloo, Ontario, Canada N2J 1N8

White, Jerry. *The Rise of Female Capitalism — Women as Entrepreneurs.* Business Quarterly, Spring 1984. Copyright: The University of Western Ontario 1984.

This article presents the results of a series of three surveys by Laventhol & Horwath (1978, 1981 and 1983) of a number of randomly selected women-owned and men-owned businesses across Canada. This is one of the few studies which has investigated the success ratio of women-owned businesses.

Contact: Reprints are available from: Case and Publications Division, Western Business School, The University of Western Ontario, London, Canada N6A 3K7